



## A New Direction for ESF

### Holistic Transition to Retirement Program

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Sponsored by the Emergency Services Foundation

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**A New Direction for ESF: Recommendations for a Holistic Transition to Retirement  
Program**

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## **Abstract**

The team partnered with the Emergency Services Foundation (ESF) to provide recommendations for holistic retirement programming for Victorian operational emergency service workers retiring of age. With the large number of workers over the age of fifty-five and the rise of mental health issues in retirement, there is a clear need for retirement programming. We gathered data from eight emergency service agencies, current and retired workers from across the sector and experts in the retirement process. Through interviews and surveys, we were able to assess the current landscape of retirement programs within the sector and learn about the needs of Emergency Service Workers. From here, we provided recommendations for best practices and developed ideas for how ESF could add value to the sector.

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**Table 1: Acronyms to Aid the Report**

ESF	Emergency Services Foundation
ESW	Emergency Service Workers
CFA	Country Fire Association
DELWP	Department of Environment, Land, Water, and Planning
MFB	Metropolitan Fire Brigade
SES	State Emergency Services
ESTA	Emergency Services Telecommunications Authority
VCC	Victorian Council of Churches
ESSSuper	Emergency Services and State Super
AV	Ambulance Victoria
Vic Pol	Victorian Police
BNHCRC	The Bushfire and Natural Hazards Cooperative Research Centre
AFAC	National Council for Fire and Emergency Services
TTR	Transition to Retirement
LSV	Life Saving Victoria
ADF	Australian Defense Force

## **Executive Summary**

The Emergency Services Foundation (ESF) is a non-profit organization operating in Melbourne, Australia that supports emergency service organizations throughout Victoria. Recently, ESF has shifted its focus to supporting the mental health and wellbeing of workers. This shift was due to the recent research conducted by Beyond Blue, a mental health non-profit in Australia which highlighted the importance of mental health support for emergency service workers. This support is especially critical during retirement as mental health issues rise due to changing lifestyles (Beyond Blue, 2018). For this reason, our team's focus was to identify and recommend best practices in providing support to emergency service workers as they transition from the workforce to retirement. We learned that this support must encompass the mental and physical wellbeing of employees as well as their finances. Along with making recommendations to the sector, we had to determine how ESF could add value to this process and how they could help to drive best practices in support.

First, we conducted interviews with representatives of organizations that were not directly involved in the sector, but had special knowledge of key aspects of retirement for emergency service workers. The team called these representatives experts. The main goal of talking to experts was to inform our future conversations with members of the sector, and begin to better acclimate ourselves with the transition to retirement process. We then conducted interviews with agencies across the sector. We spoke with members of the administrative department from Ambulance Victoria, Victoria Police, Country Fire Authority, Metropolitan Fire Brigade, Victoria State Emergency Service, the Department of Environment, Land, Water, and Planning, and the Emergency Services Telecommunications Authority. We also interviewed organizations that provided secondary support to the agencies. These organizations are mainly volunteer based and helped the team to gain a better understanding of potential ways for retirees to stay involved within the sector after they retiree. We spoke to Red Cross, Life Saving Victoria, and Victoria Council of Churches.

Furthermore, we interviewed and surveyed current workers and recent retirees from those organizations. The target audience of these interviews and surveys were operational employees that will be or have already retired due to age. We were able to learn about their expectations, needs and experiences. We were also able to gauge what they found challenging about retirement, and what their organization did to prepare them. We were then able to find gaps in what agencies were offering and what employees received or needed.

Finally, we synthesized the results of our conversations with the major stakeholders within the sector to make conclusions and recommendations from this information. We were able to conclude the following:

1. The mental health of emergency service workers often declines in retirement, highlighting a need for retirement preparation and long-term wellbeing support
2. Retirement is a 'cradle' to 'grave' process and more conversations need to occur across the whole process
3. Emergency services workers, irrespective of their agency, share many common challenges in preparing for retirement
4. 'Transition to retirement' programming provides benefits to the agency
5. While some agencies offer retirement programs, there is a gap between what agencies are offering and what workers need, indicating an opportunity to improve the organizational approach to 'transition to retirement'
6. Individual differences need to be respected; there will be no one size fits all solution
7. There is a benefit to sector wide programming for certain aspects of retirement planning

Working off these conclusions, we were able to make recommendations to the sector about how to best improve the retirement process. A few key recommendations include:

1. Implementing individual case management for all workers leaving full time work in the emergency services
2. Emphasizing the importance of financial planning for retirement to workers early in their careers and reiterate it regularly
3. Making mental health support readily accessible throughout retirement so individuals don't have to search for it
4. Providing programs through a variety of different platforms to make access more widely available

Finally, we discussed how the Emergency Services Foundation could add value to these recommendations. We concluded that ESF could act as a third party liaison within the sector to provide information and programming help in a non-biased way, and help to unite the sector in its mission to improve the mental health and wellbeing of workers as they transition to retirement.

## **1.0 Introduction**

Australian emergency service workers, who include police, firefighters, paramedics and state emergency workers, provide front-line care and protection to their communities. Due to the important and dangerous nature of their jobs, emergency workers experience unique challenges and stresses that compound the common workplace strains experienced in all professions. For example, more than half of emergency service workers in Australia experience a traumatic event that deeply affects their work (Beyond Blue Ltd., 2018). As a result of these unique challenges, one in three emergency workers experience high or very high psychological stress compared to just one in eight among all adults in Australia (Beyond Blue Ltd., 2018). These mental health issues can have extreme effects: Australian emergency service workers are three times more likely to form a suicide plan than the general population (Harvey, 2018). Due to these alarming statistics, the emergency services sector has made workers' mental health a priority and new programming and support is becoming easier to access.

While these mental health issues are prevalent during their time in active service, they increase further during retirement. Instances of PTSD, depression, and binge drinking rise significantly during retirement for emergency service workers in Australia (Harvey, 2018). According to one study conducted by Occupational Health and Safety, 4.9% of current New South Wales emergency service workers experience depression during the line of work. This number increases drastically for retirees, as 18.9% of workers' experience depression during their retirement (OHS, 2018). There are a handful of driving factors behind the increase of mental health issues during retirement. Emergency service workers generally find that their sense of identity is tied to the uniform and position as an important figure in society. The loss of their uniform in retirement can leave retirees searching for a new personal identity and purpose. Transitioning from a role with frequent, intense activity to retirement can leave retirees feeling bored and disconnected from their communities. Additionally, losing daily contact with people they worked closely with for many years often results in loneliness. Emergency service workers see a drop in physical activity from operational work to retirement, as the physical demands of the job are no longer a requirement. However, this lack of physical activity can have adverse effects on the health of workers if they do not make an effort to stay fit during retirement. While not all retirees find life after work challenging, adapting to this lifestyle change is a burden for many.

The Emergency Services Foundation (ESF) had a two-part mission when it started in 1987. The first was to provide relief and assistance to Victorian first responders and their families if a worker was injured or killed in the line of duty. The second was to provide funding for research into better methods of support for workers, along with reducing hazards (About Us, 2019). Working with a previous group of students from Worcester Polytechnic Institute team in late 2018, ESF determined this mission was no longer the most necessary and viable option of support they could provide to workers. Not only had police, fire and paramedic departments started providing their own financial assistance to workers, but ESF's trust was depleting. It became apparent that though financial support was no longer required, there was a large need for support programs targeted towards workers' mental health and general wellbeing. As a result, ESF is changing its mission to a greater focus on mental health. One challenging area the previous student team identified was ensuring workers maintain their financial and mental health during the transition to retirement. Of the nine organizations they surveyed, only three had any sort of transitional retirement plan which included gradually decreasing hours or training for another position in retirement. It also appeared that none of the nine agencies had implemented a completely holistic program which addresses the complete wellbeing of a retiree: mental health, physical activity, financial needs and social interaction (Danke, 2018).

There are a variety of complexities and challenges that occur while pursuing this new mission. First, there is a stigma surrounding mental health within first responders. Many do not seek help for fear of appearing weak (Harvey, 2018). Also, emergency service workers are not always aware of their own need for help. Even if they are aware, many do not know of all the resources that are available to them (Harvey, 2018). One of the challenges will be to increase awareness of mental health issues and available programs, while working through existing stigmas. Sudden changes in lifestyle that come with retirement often include a decrease in physical activity, limited social interactions and a loss of purpose (Davel, 2006). One critical component of a successful holistic program will be targeted support in these areas.

The goal of this project is to provide recommendations for a sector-wide holistic transition to retirement program for Victorian emergency service workers that provides a framework for the Emergency Services Foundation's new mission. To work towards this mission, we will begin by speaking with experts with knowledge of the emergency service sector and the retirement process. With a baseline of knowledge on the topic, we will then conduct interviews with representatives of agencies from across the sector to understand the current landscape of retirement programming. From there, we will begin conversations with active and retired workers to understand any gaps that exist between what the agencies are providing and

what the needs and expectations of workers are in retirement. With a complete picture of the retirement process, we will develop a list of recommendations to the agencies regarding transition to retirement best practices and uncover opportunities for ESF to offer this support in sector-wide plan.

## **2.0 Background**

Emergency service workers have a uniquely challenging work life which has implications as they transition to retirement. During their career, more than half of emergency workers will experience a traumatic event in the line of duty (Bracken-Scally, 2014). These events and similar challenges on the job can lead to an increase of mental health issues compared to the general population. Specifically, emergency service workers in Australia are three times more likely to form a suicide plan than non-emergency workers (Harvey, 2018). When emergency service workers retire, the number of mental health issues rise due to lifestyle changes, the stigmas relating to mental health, and overall unawareness of support programs. Accordingly, the Emergency Services Foundation has shifted its mission to combat the mental health issues and challenges that Victorian emergency service workers face during their career and in retirement. To ensure the organization is meeting the needs and expectations of these workers, the Emergency Services Foundation is focusing on the importance of holistic retirement support programs. And to create such a program, the Foundation is looking to other organizations that specialize in mental health, retirement, and general wellbeing programs.

### **2.1 Mental Health in the Transition to Retirement**

Due to the rapid change in lifestyle, many emergency service retirees can face mental health issues. Retirement is a crucial part of a person's life and ideally a relaxing and well-deserved transition out of the workforce. However, as they lose touch with the work they were passionate about and the social connections they had for decades, this desirous period may spark new challenges (Bracken-Scally 2014). Traumatic experiences faced during their line of work can further increase the risk of mental health problems during retirement. Thus, it is important to contrast the quality of life of retirees inside and outside of the emergency service sector to illustrate the clear increase in mental health problems for service workers. After gaining feedback from retirees, there is a clear need for an updated approach to supporting workers during their transition to retirement (Kragt, 2017).

#### **2.1.1 Challenges in Retirement for Emergency Service Workers**

The transition to retirement can be challenging for the general population and even more so for emergency service workers who face unique issues. Emergency service workers are much more likely than the general population to face mental health issues such as PTSD, depression, and stress due to their line of work (Harvey, 2018). More than half of emergency

services employees experience a traumatic event during their career (OHS, 2018). Due to the difficult nature of emergency service work, deciding when to retire is more complicated than just reaching a designated age. More emergency service workers retire for medical reasons, including mental health issues, than those working outside the sector, as noted in Table 2 below. Compounding these medical issues with the loneliness and loss of purpose that commonly arises with retirement is a large reason why ESW's mental health declines dramatically during this transitional time (Bracken-Scally, 2014). The quality of life of retirees who cited medical reasons for their retirement is significantly lower than those who did not (Harvey, 2018). To add to these challenges, many workers lose access to institutional support after retirement, which further isolates them in a time of need.

**Table 2: Comparing Retirement Reasons in Emergency and Non-emergency Service Workers**  
(Harvey, 2018)

<b>Reasons for Retirement</b>	<b>Emergency Retirees (%)</b>	<b>Non-Emergency Retirees (%)</b>
Reached retirement age	49	23
Medical Reasons	26	12
Financial Reasons	6	20
Unhappy in job	6	7
Right time to retire/wanted to retire	2	13
Family or personal reasons	2	5
Organizational changes	1	16
Wanted change	1	1
Multiple Factors (Listed above)	6	4
Other Reasons (Not listed)	1	1

A number of studies have shown linkages between trauma exposure with general psychopathology and PTSD symptoms, as well as a deterioration in physical health. The effects of trauma are often cumulative and may manifest as mental health problems in the future. Sometimes it takes days, months, or even years after the event for mental issues to become apparent. Therefore, it is important to consider the long term effect of trauma exposure on emergency service workers. This is evident by looking at the percentage of emergency service personnel dealing with mental illness. Numbers dramatically rise as employees transition from the work force to retirement. It is conclusive that the quality of life in the emergency service



sample was significantly lower than the test norm according to surveys from retired ambulance and fire services employees as well as retired non-emergency service workers. It is also evident that mental health numbers dramatically rise when emergency service workers retire. Such numbers can be seen in Table 3 below.

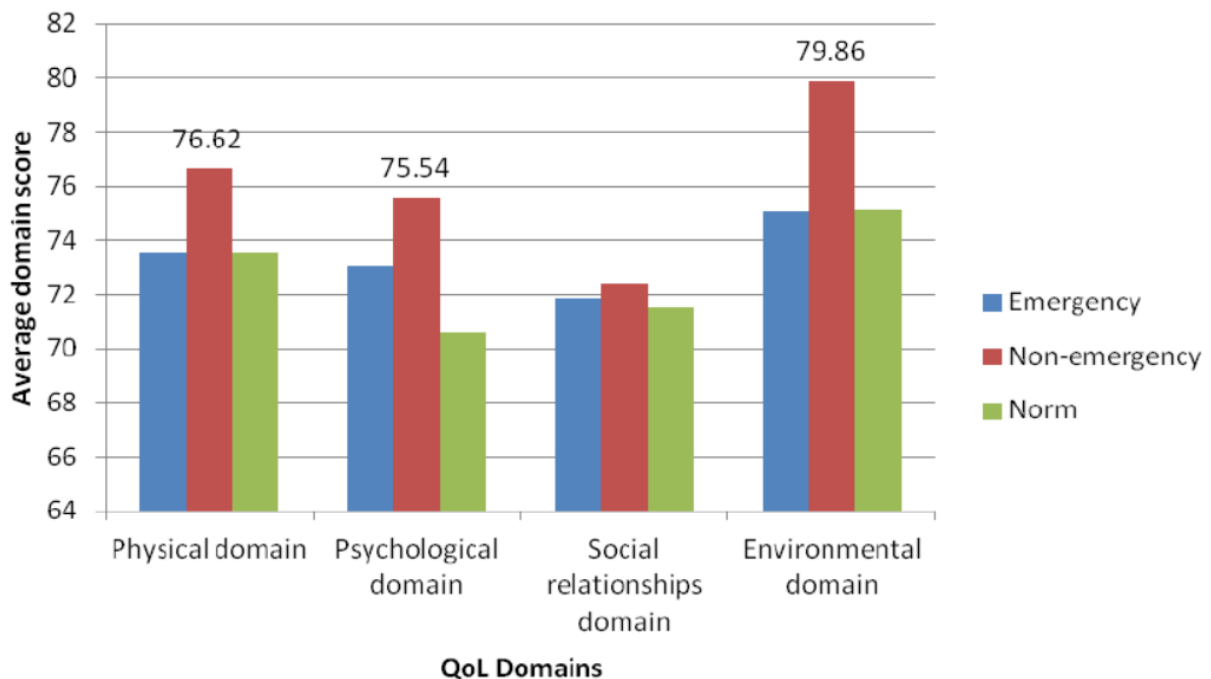
**Table 3: Percentages of ESW Disorders in NSW (Harvey, 2018)**

<b>NSW Emergency Worker Disorders</b>			
	<b>Current (%)</b>	<b>Retired (%)</b>	<b>Total (%)</b>
PTSD	7.7	17.9	12.7
Depression	4.9	18.1	11.3
Heavy Drinking	4.1	7.2	5.6
Any Disorder	13.1	27.2	20

Rates of mental health problems increase in retirement due to a variety of causes. Common to all retirees, a worker’s lifestyle completely changes after retirement and the issues faced are magnified for first responders. Typically, ESW retirees experience a decrease in physical activity, limitations on social interactions, especially with the fellow workers they served with, as well as a loss of self-worth or purpose (Davel, 2006). The loss of social interaction especially effects emergency service workers who often regard their coworkers as family. Not being in a position to save lives and help people anymore is one of the driving factor behind the loss of self-worth and purpose (Bracken-Scally, 2014). Additionally, if an emergency service worker does exhibit signs of mental health issues, there are many factors which may cause them to delay seeking help. Not only is there a large stigma associated with mental illnesses in Australia, the workers are often unaware of the resources available to them as well as their own need for help. Furthermore, Harvey (2018) demonstrated that there have been many cases where those who do seek help find there are untrained individuals in roles of responsibility. They fail to respond when asked for help, leaving the worker more vulnerable.

The current retirement programs for emergency service workers are not as effective as they could be in helping to prevent mental illness. In one sample conducted by another team of WPI students, only three of nine agencies working with ESF had retirement programs in place, and none of the nine provided any other benefits besides monetary support (Bianco, E., Daci, E., & Tobar, N. 2017). Due to the increased risk of mental health related issues because of the nature of emergency service work, the ability to provide programs that offer more than monetary support can go a long way in increasing the quality of life of retired emergency service workers.

According to a study published in the International Journal of Emergency Mental Health, the overall quality of life of retired emergency service workers was significantly lower than a comparative group of non-emergency service workers (Bracken-Scally, 2014). This is likely due to the higher percentage of trauma faced by service workers. Sixty percent of those in the emergency services sector faced a traumatic incident at work while those not working in the sector claimed that most of the traumatic experiences they faced occurred in their personal life (Bracken-Scally, 2014). The current data, as expressed above and shown in Figure 1, highlights how unsatisfactory the current transition to retirement programs are and the need for change.



**Figure 1:** Quality of Life Comparison for Retirement (Bracken-Scally, 2014)

### 2.1.2 Unique Stigmas Around Mental Health Care within the Sector

As difficult as it is for those with mental health issues in the general population to seek help, it is often a much harder battle for emergency service workers. Due to the nature of their work, they often experience trauma and mental health issues such as PTSD, stress and depression. ESWs are portrayed as figures of support so it can be hard for them to open up about their own needs, especially with the stigma surrounding mental illness. People generally do not discuss topics such as depression and suicide for fear they might say the wrong thing or be perceived differently.

Although, for a profession that has a high prevalence of mental health issues, not many programs are not in place to support workers. Almost three out of four emergency workers in

one survey were neutral about their agency's commitment to supporting people with mental health conditions (Beyond Blue Ltd., 2018). Another survey showed that many people don't seek mental health services at work because they fear a lack of confidentiality when the programs are linked to management (Good practice framework, 2018). Workers may feel they are risking their careers by seeking help. They also may not want to ask for help for fear of seeming weak, and do not know how seeking aid will affect their perceptions from coworkers. Additionally, many co-workers are unsure of how to deal with a person who is having mental health issues, and treating them differently can have a negative effect on their health (OHS, 2018). Not only is it intimidating to ask for help, it is also confusing, as some organizations provide assistance to their workers while others need to access help through the general healthcare system (Cooper, J). Workers often seek help outside of what their company provides to keep their diagnosis confidential and limit the skewed perceptions of managers and others at work.

Emergency service workers who had high or very high psychological stress as measured by the Kessler 10 test, a metric for diagnosing mental health issues, did not report having a mental issue (Good practice framework, 2018). These findings may reflect poor self-understanding and a lack of mental health literacy among most workers. Stigma affects workers who don't believe mental health issues apply to them. Furthermore, even if they understand the severity of difficulties like depression, PTSD and stress and are able to identify these signals in coworkers, they are reluctant or unable to self-diagnose.

Female workers face unique challenges in the predominantly male dominated workplace. In addition to the general stresses of the emergency services sector, they deal with the constant pressure of workplace biases and occupational discrimination that come with a primarily single-sex profession. This social pressure is linked to higher rates of depression and possibly PTSD in female workers (SAMSHA, 2018). Although in ambulance officers and paramedics, the chance for a female's claim to be accepted is 21% while a male's is 13% (Power, J, 2017), this could be due to gender stereotypes and perpetuate an otherness between workers of the different genders.

It comes as no surprise that emergency service workers are susceptible to physical hazards due to the nature of their job, but many people don't know that the work environment itself causes much additional stress. Beyond the unpredictable hours and late shifts, there is much bullying and harassment that goes on at work (Baum, J). Since the nature and gravity of the job is extreme, it can often be hard letting one's guard down to show any emotional

vulnerability or compassion. This combined with many managers' lack of soft skills to help their workers, makes for minimal group support.

### **2.1.3 Stigma in Retirement**

Retirement is a difficult period for many emergency service workers as they transition from a highly impactful role to a more subdued and self-focused time. Their role as a first responder is often intertwined with their self-identity and leaving the job can create a loss of purpose which can be difficult to cope with later in life (Good practice framework, 2018). Similarly, retirees can face the stigma that their mental health problems should have ended with their service and that these issues should not persist into retirement. This may account for the lack of support for former emergency service workers even though psychological distress and PTSD are higher in police and emergency services than Australian Defense personnel (Beyond Blue Ltd., 2018). Issues developed due to workplace stigma and mismanagement can become long term stresses that hamper retirees well into their later years (Beyond Blue Ltd., 2018). Additionally, those that are forced to retire early may develop a feeling of lost purpose or uselessness.

### **2.2 Emergency Services Foundation's Changing Mission**

The Emergency Services Foundation (ESF) is a non-profit organization based out of Melbourne, Australia that is shifting towards a focus on mental health care. The organization was founded in 1987 to provide relief to emergency service workers in response to the 1985 'Ash Wednesday' bushfires that devastated the state of Victoria. For this report, emergency service workers can be defined as any workers who provide relief to the citizens of Victoria in emergency situations. These workers are members of the major agencies throughout Victoria: Victoria Police, Ambulance Victoria, Metropolitan Fire Brigade, Country Fire Authority, Victorian State Emergency Services, Emergency Services Telecommunications Authority, and the Department of Environment, Land, Water and Planning. These seven agencies come together to form the emergency services sector, but also work closely with other support agencies in the area. The primary support agencies are the Victorian Council of Churches, Australian Red Cross, Lifesaving Victoria and the Royal Flying Doctors Association. Currently, ESF works with over 60,000 emergency service workers (Danke, M. 2018) and their families across various agencies and organizations in Victoria.

### **2.2.1 Original Impact**

The purpose of the Emergency Services Foundation is to provide support for the emergency service workers of Victoria. Upon its foundation, ESF's primary goal was to provide monetary support to emergency service responders and their families that were injured or killed in the line of duty. This support came in the form of a \$10,000 grant, and the applicants were able to apply for additional support if struggling to meet financial obligations (Babel, B. 2017). Since 1987, a number of emergency service workers have received financial support but this support is becoming less necessary for a variety of reasons.

One of the main reasons this support is less imperative is due to the evolving nature of the emergency service sector. Through innovation and practice, the emergency service sector has become much safer to work in. The Emergency Services Foundation has not been called upon to offer support to families since the death of four firefighters in 2013 (Annual Report, 2013). With less support needed each year, ESF's main purpose is losing relevance. Finally, in the fiscal year of 2017, ESF operated at a loss of \$17,836 (Annual Report, 2017). Even if ESF was called upon for monetary support, the organization would not have the resources to offer it. This is due to a decreasing number of donations, ESF's main source of income, and a lack of public awareness about ESF as an organization (Babel, 2017).

Due to changing needs in the sector, ESF is developing and implementing a new strategic organizational purpose. To lead this new direction, ESF hired and appointed Suisan MacKenzie as CEO in April of 2018. MacKenzie was tasked with reevaluating ESF's scope within the emergency services sector (Danke, M. 2018). Guided by the research and findings of previous IQPs and WPI students, MacKenzie and ESF have determined the organization will move away from a focus on monetary support.

### **2.2.2 Current Mission**

As part of its new initiatives, the Emergency Services Foundation is shifting towards a focus on mental health and wellbeing. The new holistic approach will offer new ways for ESF to support emergency service workers and give ESF a new purpose. The organization has identified five strategic areas of action: knowledge sharing, networking, building capability, advocacy, and support and care. ESF's mission with these areas of focus will better meet the changing needs to emergency service workers and help them advance their careers. Additionally, the strategic areas of action of ESF can be seen in Table 4.

**Table 4: ESF's Strategic Areas of Action**

Knowledge Sharing	Encourage emergency service workers to exchange ideas, contribute to research, and advance the emergency services sector
Networking	Connect emergency service workers across the sector to harness and grow collective wisdom
Building Capability	Provide opportunities for emergency service workers to advance their careers and for organizations to achieve a greater impact on the Victorian community
Advocacy	To be an informed voice for the sector and advocate for the work and impact of emergency service workers
Support & Care	To show that we care and provide support wherever possible

In addition to the five strategic areas of focus, the Emergency Services Foundation has also proposed a change in name. One of these is the Victoria Emergency Management Alliance or VEMA. ESF believes that the name VEMA better represents the organization's changing objectives, and that the term 'alliance' better demonstrates ESF's mission to connect the emergency service agencies in Victoria.

### **2.2.3 Activities and Programs**

In addition to this new strategic focus, ESF plans to continue many of its smaller initiatives and projects. One of these initiatives is the Emergency Services Foundation Scholarship Scheme. The program offers scholarships to members of the emergency service community to conduct research that will lead to advancements in the community. Since its inception, over 140 scholarships (Scholarship Scheme, 2019) have been awarded. These scholarships have primarily focused on improving methods of relief and assistance delivered by ESF, reducing the dangers experienced by workers on the job and enhancing an aspect of emergency service management in Victoria. They are also a way to reward deserving individuals throughout the sector. In line with ESF's new strategic purpose, the 2019

scholarships will give priority to workers who want to research and improve issues relating to mental health and wellbeing (Scholarship Scheme, 2019).

Another important initiative of the Emergency Services Foundation is to host annual conferences. ESF hosts two conferences annually: The Emergency Management Conference and the Volunteer Leaders Forum. The Emergency Management Conference brings the emergency services community together to discuss ideas that can make the community safer for its workers (Management Conference, 2019). The conference also gives an opportunity for emergency service workers to network as well as enhance their careers through learning from different challenges and initiatives of similar organizations. In 2019, the conference theme is “placing people at the heart of what we do” and will put a particular focus on mental health and wellbeing. The second conference, the Volunteer Leaders Forum, focuses on educating emergency service leaders on the new initiatives and developments in emergency management (8th Volunteers, 2018). These conferences could be an opportunity for ESF to present their new transition to retirement program.

### **2.3 Importance of a Holistic Retirement Support Program**

Retirees from national agencies find support from by retirement programs that focus on planning for an employee’s financial future. Different pension options offer a variety of choices to support one’s self and family in retirement and even posthumously. A comprehensive financial structure, known as Superannuation, is an Australian government backed program that encourages citizens to accumulate funds to provide them with an income stream during their retirement. Minimum standards have been set in terms of employee contribution. Employers are also responsible for paying into the fund on top of their employees’ wages and salaries. The current employer contribution rate is set at 9.5%. Individuals can start to withdraw funds from their account when they reach release conditions. These include being of retirement age, having a terminal medical condition, or being deemed permanently incapacitated (Australian Taxation, 2017). For Emergency Services Workers, at least 30 years of service is required to reach the maximum superannuation payout. The structured nature of Superannuation provides most Australians with a strong financial foundation for retirement.

While these programs are often successful, they can cause additional stressors for the emergency service worker. For example, in order to receive the maximum superannuation payout, the individual must provide the maximum pay-in for the entirety of their career or else they will cause a delay in reaching this maximum. It is estimated to take about four years at a

catch-up rate to make up just one year at a reduced pay-in (ESSSuper, personal communication, March 21, 2019). Additionally, the superannuation payout is based off the average salary of the final two years of employment. This span of time can pose a challenge as a decrease in pay for just a short period of the final two years could cause a drastic decrease in the final payout. For example, some emergency service workers may enjoy taking less hours for a few years before retirement, but this would cause a decrease in salary and therefore a decrease in superannuation payout. While the financial aspect to an individual's retirement is important, it is only one piece of the puzzle. Mental and physical health are just as important as financial but do not get the same focus. To fully prepare for retirement, workers should be prepared for the more abstract challenges that come with leaving a long-term profession.



**Figure 2:** Wellbeing Diagram (DET Staff Wellbeing Framework, 2016)

In order to address the multifaceted needs of emergency service retirees, programming should focus on more than just financial planning. Loss of purpose and social interactions have adverse effects on mental health - issues that arise regardless of one's financial situation. The best way to address the rising rates of mental health issues for retirees is to provide them with targeted help for their mental and physical wellbeing.

As seen in Figure 2, a holistic program is one that focuses on a person's complete wellbeing, encapsulating financial, mental and physical health by looking at the transition as a whole. It also understands the interconnectedness of these areas and their collective impact on the individual. A holistic retirement program is especially appropriate for emergency service workers who are at a higher risk of mental health issues than the general population (Bracken-Scally, 2014).



Despite the large need for a holistic program, the agencies working with ESF have not yet implemented a comprehensive retirement program that focuses on the whole individual (Commonwealth, 2018). Generally, some of the organizations in the sector run various programs that encompass some facets of a holistic transition to retirement plan, but there is still a large gap in ensuring the entirety of the approach. These programs, whether they are seminars or just packets of information, need to touch upon more than just one aspect of an individual's life and should focus on key areas for improvement such as early awareness and long term wellbeing. Organizations need to focus on the transitional aspect of retirement and provide employees with part-time work or volunteer positions. Even something as simple as helping to train future employees can be an effective way to improve wellbeing. However, there are barriers to providing holistic transitional retirement programs. These may include the time necessary to implement a new program, discovering the most appropriate resources to offer, the research which would need to be completed to back these claims, and the lack of members seeking help from their organization.

Furthermore, various workers' unions may pose a difficulty in implementing such a system. One area that is affected is part time work. Due to shift work, for example, the unions do not allow for the employment of part time workers due to the safety hazards that come with the nature of the job. They also discourage grouping workers by demographics such as age, gender, years of service and many others, which makes it difficult to target programs for particular groups of individuals. Remedying these problems will be a vital part of finding an effective way to increase wellbeing during retirement.

The rising rates of mental health problems for emergency service retirees increases the need for holistic retirement programs. Examples of various aspects of holistic retirement programs are: starting to lower weekly hours worked and responsibilities a few years prior to actual retirement, providing workers with a part time job in a similar field during their retirement, having workers volunteer to train new employees, and keeping workers engaged within the community. Quality of life for service workers who participated in part-time work during retirement increased significantly (Bracken-Scally, 2014). Likewise, those who engaged in voluntary work also reported significantly higher quality of life. There is additional data within the emergency services community backing the idea of a holistic transitional program. Specifically, 63% of firefighters in Australia surveyed in one study said that they would consider part-time work and deferring retirement by a few years instead of an abrupt retirement (Kragt, 2017). The model of retirement as a sudden shift in employment status is slowly being replaced by a gradual transition into retirement, but this practice is still fairly uncommon in Australia. Kragt

(2017) also outlines two key features for a successful retirement: engaging in planning activities before retirement and maintaining a positive outlook and attitude throughout the retirement transition. The Emergency Services Foundation is working to provide value to a sector wide approach to transition to retirement.

### **2.3.1 International Best Practices**

There are a few programs internationally that can be considered best practices in a range of the key areas of wellbeing. Understanding these best practices in a variety of sectors could help develop ideas for a more holistic program geared towards the emergency services.

#### *2.3.1.1 Police Treatment Centres - United Kingdom*

The Police Treatment Centres work to promote and improve the health and wellbeing of members of the police force, those active and retired. Specifically, they care for police officers physical and psychological injuries, conditions and illnesses. The prevalence of PTSD, depression and stress as well as a systematic stigma of mental health that causes individuals to struggle to admit their weaknesses are some of the largest issues the centre notes.

One specific program the centre offers focuses on the mental health of their patients. Known as the Psychological Wellbeing Programme, this program is two weeks and structured to serve officers with mild to moderate anxiety, depression and stress related issues. There are a variety of sessions that focus on stress management, coping strategies, relaxation, sleep and mindfulness as well as a variety of classes and workshops for wellbeing. On a more personal level, counseling sessions look to provide a confidential listening ear and present the patient with a sounding board to give them advice, support and help them make important decisions. While the support is slightly individualized the main idea is that the issues faced are widespread; other people are going through similar hardships and therefore are a resource for these difficult times.

To care for their patients, the treatment centre is supported by voluntary donations from a police officer's salary. Typically, a sum of £1.60 a week per officer, these donations cover about 85 percent of the running costs of the treatment centres with 15 percent covered by generous donations (The Police Treatment Centres). Through taking small weekly donations, the centre is able to make an impactful difference in a multitude of individuals who give their lives to keeping other safe.

### *2.3.1.2 Example Holistic Retirement Support Program: Johns Hopkins University*

Johns Hopkins University in Baltimore, Maryland provides their employees with proactive retirement planning to combat the lack of holistic retirement programs in place currently. They employ lifespan services managers, whose main focus is to ensure a smooth transition to retirement (Karambelas, 2016). Each year, employees over fifty-five years old are invited to a daylong seminar that covers a wide range of topics from legal considerations to benefits provided by Johns Hopkins during retirement, and personal financial planning. They offer a two-part program in their efforts to aid employees in retirement. The first part consists of seminars that introduce employees to the many issues involved in planning for retirement and includes talking to recent retirees and meeting with financial planners. The second part of the program involves individualized counseling from a lifespan service manager. This helps employees to develop a plan for retirement that encompasses more than just the financial aspect. They discuss strategies to overcome barriers to achieving all types of retirement goals (Karambelas, 2016). The preemptive retirement mindsight employed by Johns Hopkins will be something important to include in ESF's transition to retirement program. Providing resources while employees are still working will be an important part of easing their transition to retirement. While the Johns Hopkins model depicts a good approach to retirement, the main challenge will be determining what resources should be available to emergency service workers when they begin their transition. The Johns Hopkins approach also does not factor in any form of part-time or volunteer work, which was deemed successful for improving the mental health of retirees in the service sector (Kragt, 2017).

### *2.3.1.3 Hong Kong Police Force*

The Hong Kong Police Force has implemented a variety of plans to aid their workers after they retire. The organization realizes that Police Officers have a unique skill set so keeping them involved would not only benefit the organization but would also help the retiree as they move on from the operational workforce. One of the main ways the organization looks to keep members involved is through providing employment after retirement. They have a specialized force, known as the Resettlement Services Unit, which provides free services to employers to recruit retired police officers into security, housing estate management and investigation. The Police Force has a variety of other activities the retirees can take part in, including the Retiree Association and the Hong Kong Police Old Comrades' Association as well as links to information about the benefits and services provided by the government (Employment after

Retirement, 2019). Such involvement and future career work is a great way to keep retirees involved in the organization while also promoting their own wellbeing and health.

#### *2.3.1.4 New South Wales Police Legacy BACKUP for Life Program*

The New South Wales Government and Police Legacy joined together in 2016 to create the BACKUP for Life program. It assists retired police officers as they reenter civilian life and provides a variety of programs to help them continue their lives after the force. Some of the programs offered are counselling services, mentorship programs, workshops, and financial assistance. The counseling and referral program covers a range of issues such as PTSD, substance misuse, physical wellbeing, and relationship problems. It is open to any former NSW police officers and their immediate families and is run by an independent professional organization. Along with this support, the program also offers workshops for police officers already retired and those going through the transition currently along with their families. The main workshops they run are the Holistic Health and Wellbeing Workshops, Career Confidence Workshops, Career Transition Programs, and training for those wishing to become Mentors for their mentoring program (BACKUP for Life, 2019). Workshops are a great way to develop further skills as well as to understand personal strengths the individual already possesses. By implementing all of the offered programs, a holistic program could become apparent.

#### *2.3.1.5 University of Western Australia - Firefighters' Transition into Retirement*

This study provides information about preparation for retirement programs that could be implemented in order to help retiring firefighters. It investigates many of the challenges firefighters face and presents tools and approaches that informed their recommendations and findings. The key considerations the report notes fall into four main categories: raising awareness of retirement among career firefighters; providing early retirement planning at the pre-retirement stages; encouraging other interests outside of the firefighting occupation and providing information during the retirement transition; and providing continuous post-retirement support and guidance after retirement.

In order to succeed in each of these key areas, the report makes a multitude of suggestions. The first suggestion is peer support programs that involve bringing back recently retired staff to not only keep them involved in the organization, but also to help both parties stay connected to help each other when needed. Generally, people involved with the peer support program would be trained to recognize symptoms of mental health issues while also providing support tailored towards the needs of the individuals involved. The second suggestion is the use of quizzes and assessments incorporated into the retirement preparation process. These could

be implemented to identify gaps in the organizations' programming as well as promote healthy discussion among staff relating to retirement and the whole individual's wellbeing. Similarly, seminars and workshops could also be used to discuss various matters of the holistic support. This could include financial matters such as superannuation, post-retirement benefits and financial planning as well as non-financial domains such as mental health.

While seminars are more of an in-person set up, web-based interventions would allow the information to reach a greater number of individuals and allow them to complete them on their own time. These includes 15-minute videoed interviews with positive retirement role models discussing the topics of mastery experience, modelling, goal specificity intervention, and "implementation intention intervention" along with the new realities of retirement, managing change, work identity, lifestyle, relationships and life plan. The final topic discussed was counseling. Through personal counselling, an emergency service worker would be able to receive more individualized information about their own retirement rather than more general information. These conversations follow the LCRE framework that considers four critical aspects: considering essential influencing factors, contextualizing experiences, addressing identity and personal interest issues and lifelong learning (Kragt, D, 2017). All of these tools are appropriate suggestions and could be implemented in a program that focuses on the whole wellbeing of the individual.

#### *2.3.1.6 Australian Defense Force Transition from Service*

The Australian Defense Force (ADF) supports personnel moving from active military roles into civilian life, a transition similar to retirement. Like emergency service workers, military personnel can leave the force struggling with a loss of purpose, can have mental health issues such as PTSD and have formed identities strongly tied with their work. Therefore, many of the supports offered to military can translate to emergency service workers. On the ADF website, there is a suite of tabs under "ADF Transition" including information on finance, health & wellbeing, future, and family. In each of these sections, there are varying pieces of information and further links to areas of support. Some of these supports include information about accessing private health insurance, resume/interview tips, and scheduling for transitional seminars. These seminars are available for members and family, and cover topics such as superannuation, Department of Veteran Affairs (DVA) support, and transitional supports (ADF Transition, 2019). One of the other major supports offered by ADF is a transition coach who provides tailored services up to 12 months after leaving the military. The support offered includes bridging members into new support organizations and ensuring members understand

their skills and career options. Along with this coaching, the ADF offers a Career Transition Assistance Scheme (CTAS) which includes a job search workshop, career transition training, and a management coach to further prepare members for life after the military. This transition training and skills guide helps workers understand how their ADF skills translate outside of the military (ADF Transition, 2019). Through these supports, it is clear the ADF understands the need for ex-military members to be aware of the resources available to them and the importance of these resources. Overall, the ADF seems to have plenty of resources online, and while this does not necessarily translate to a successful program, the information and resources provided a sense that the ADF cares about military members and has systems in place to support them.

## **2.4 Relevant Mental Health Organizations in Australia**

It is important to raise awareness for mental health issues in order to foster change (The Mentally Healthy, 2018). This communication can occur through a variety of ways such as online modules and other services, word of mouth in outreach campaigns, and even face to face through public programs. There are many different needs of those struggling with mental health throughout Australia, thus there is a need for a combination of the various communication methods. Numerous organizations across Australia discuss the importance of mental health and the many ways to provide aid to those who are struggling. The next sections will explore the major organizations who fight to support those struggling with mental health.

### **2.4.1 Beyond Blue**

Beyond Blue is one of the most prominent non-profit organizations in Australia in the fight against mental health issues. Established in October of 2000, the organization was founded with the aim to spread awareness and reduce the stigma of depression, but soon expanded their focus into other areas.

**Table 5: Beyond Blue Focus Areas**

Collaboration	Working with others to share knowledge
Respect	Treating others with the respect and dignity they deserve
Enthusiasm	Passion for their life and work

Excellence	Drive to provide the best for the community
Innovation	Encouragement of new ideas and approaches
Integrity	Acting with honesty and transparency

With these key values in mind, the organization now strives to improve the lives of those affected by depression, anxiety, and suicide by making such topics a part of everyday conversations. With a mission to promote good mental health, they have worked to tackle the stigma as well as prejudice and discrimination surrounding the topic. Changes to public policy, the introduction of mental health programs, the development of over three hundred online informational resources, and a direct 24/7 support service which is staffed by mental health professionals (Beyond Blue, 2019) was shaped by, and backed by extensive research.

The organization has made great strides to support the mental health and wellbeing of not only their employees and volunteers, but also those in the emergency service sector. They noted that while there is a large need for mental health support, the lack of national data surrounding the issue created a large challenge to understand the true nature of the issue. Accordingly, Beyond Blue created Answering the Call which is the first national survey of its kind relating to the mental health and wellbeing of emergency service workers. The need for support was confirmed and many recommendations were provided as a result of the 21,014 personnel that took place in the survey. One of these areas examined was former employees. The survey found that the stresses from life as an emergency service worker do not just stop when they hand in the uniforms and thus this group of individuals also needs support (Beyond Blue Ltd., 2018).

Along with the national survey, Beyond Blue has developed a five-year strategic plan which lays out the organizations' new desire to promote mental health, create change, and improve lives. The plan begins with a message from the chairman, Jeff Kennett AC, who notes some of the many accomplishments of the organization. In one case, the chairman highlights the impact Beyond Blue has made during the 50,000 kilometer National Roadshow tour in 2014-15. The tour publicized the comments of hundreds of thousands of Australians who claimed Beyond Blue has gone much further than simply helping them, but has actually saved their lives. Beyond Blue puts its objectives into action through partnering with a variety of other

organizations. One of those is the Mentally Healthy Workplace Alliance, which is a valuable resource for ESF (Beyondblue Strategic Plan, 2015).

#### **2.4.2 Mentally Healthy Workplace Alliance**

The Mentally Healthy Workplace Alliance was established by the National Mental Health Commission in 2012 and works to promote mental health in the workplace. With 12.6 million people across Australia employed, the Alliance has a profound impact and brings together a large variety of businesses as well as the mental health sector. Some of their member organizations include SANE Australia, COSBOA, the Black Dog Institute, Beyond Blue, and The Australian Psychological Society Ltd. Over the past two years, the Alliance has worked to develop the National Workplace Initiative. This initiative spans the country and brings about the desire for a national resource for all Australian workplaces. This was done with their guiding principles in mind: (1) to work collaboratively to benefit from shared resources, networks and expertise, (2) to draw on the experience of those in the workplace that struggle with mental health, (3) to promote the best research evidence and approaches for establishing a new emphasis on mentally healthy workplaces, and (4) to recognize that there must be flexibility to the approach due to the wide variety of businesses and their needs. Along with caring about the individuals of Australia, “mentally healthy workplaces make good business sense” as “untreated mental health conditions cost Australian employers approximately \$12.8 billion every year through absenteeism, reduced productivity and compensation claims.” In order to complete their goals, the Alliance has partnered with Beyond Blue to support businesses as they create mentally healthy workplaces across all sectors, specifically through the national Heads Up campaign (The Mentally Healthy, 2018).

#### **2.4.3 Heads Up**

Heads Up is an initiative developed by Beyond Blue in collaboration with the Mentally Healthy Workplace Alliance. The initiative urges business leaders to not only take care of their own mental health, but also asks them to look out for their colleagues. While its focus is mainly within the workplace, the initiative also influences individuals struggling with mental health, the relationships they have, and the society they live in. It intervenes by working on prevention, active intervention and recovery and keeping well through many platforms. The platforms include the Heads Up website, face-to-face engagement, training with Beyond Blue, and a marketing campaign which explores the realms of social media, print, and digital communication (Beyondblue Strategic Plan, 2015) (Heads Up, 2015).

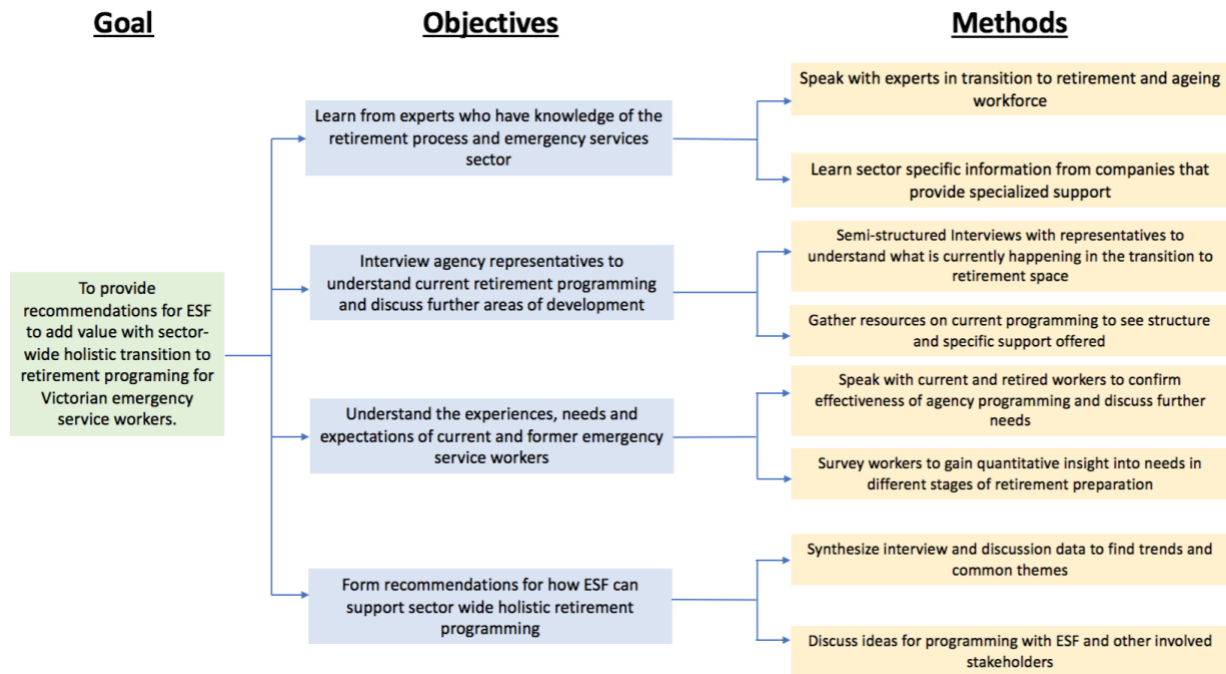


While the Heads Up initiative spans across a variety of categories, the most prominent to our scope is that which deals with the mental health and wellbeing of first responder organizations. Specifically, this is known as the Police and Emergency Services Program. The program was established in 2014 as the levels of mental illness, specifically anxiety, depression and suicide, continued to rise. In order to reduce the stigma around mental health, increase the number of personnel taking action for their own but also their colleagues mental health, increase the capabilities of the organizations to create a mentally healthy workplace, and improve public awareness of the challenges faced by the emergency service workers, a best practice framework was created. While the framework promotes the success of the program's objectives, it is largely intended to be a guide for emergency service agencies for developing a mental health strategy in their organization (Police, 2019). It outlines many key areas such as the prominence of mental health in the first responder setting and presents good practice models for emergency services organizations. Most importantly, the report shows the importance of promoting mental health and wellbeing across the first responder's career, including retirement.

When leaving the service, emergency workers experience very specific challenges, but there is little action to aid them in their transition. The report addresses three main initiatives with a variety of actions to aid the retiring workers in the area of mental health. The first initiative is advisory services. This calls for aid in the help of financial services, career advice, and retirement planning. It focuses on creating relationships with external organizations for mental health, consideration of pre-retirement seminars or education for retirement preparation, and the inclusion of family members and colleagues. The next initiative is pre-retirement screening. This includes the identification of the risk of the individual developing a mental health condition, using such assessment to provide appropriate resources and inform future mental health promotion throughout the workplace. Finally, the last initiative is the access to mental health support. This initiative attempts to extend peer support programs for retirees and provides the mental health services for a sustained period of time. It also considers EAP services and reviews the current support for individuals leaving the service. The program helps a wide range of organizations in Australia and the ESF is one that could significantly benefit from collaboration with this program.

### 3.0 Methods

The mission of our project was to provide recommendations for a holistic transition to retirement program and determine how the Emergency Service Foundation can provide value to the sector. In order to meet this goal, we needed to build an understanding of general retirement practices, those within the emergency services sector, and the major needs of workers. Our first step was learning from experts who have knowledge of the retirement process and emergency services sector to inform our conversations with agencies and workers. After gaining background information on the sector, we interviewed agency representatives to understand current retirement programming and discuss future areas of development. We then deepened our understanding of the experiences, needs and expectations of current and former emergency service workers through group and individual discussion. These interviews helped the team to assess gaps between what was currently being provided and what would best support workers. Then, with a thorough grasp on many aspects of the sector, the team formed recommendations for how ESF could support sector wide holistic retirement programming. Finally, we presented our findings and recommendations on a holistic transition to retirement program to key stakeholders from across the sector. Figure 3 provides a visual depiction of the project process.



**Figure 3: Project Approach Overview**

### **3.1 Learn from experts who have knowledge of the retirement process and emergency services sector to inform our conversations with agencies and workers**

In order to accomplish our first objective, we conducted interviews with experts in the retirement process and companies that work closely with the emergency services sector. The goal of these discussions was to build a framework to better understand retirement in Australia and the emergency services sector. This information helped to inform our future conversations with members of the sector and gave us an understanding of what information we should be seeking.

The goal of our first conversations was to learn from experts in the retirement process and ageing workforce. We first spoke with Dr. Ruth Williams at the University of Melbourne who is an expert in the ageing workforce. From her, we learned the needs of an older workforce. She also discussed how companies are ensuring knowledge retention and outlined what opportunities are available for late life careers. To gain a complete picture of retirement, we also spoke with Wayne Bishop of Activetics. Mr. Bishop has a wealth of experience in health and wellbeing in the workplace as well as provides transition to retirement workshops and programming. From our conversation with Mr. Bishop, we wanted to establish local best practices in transition to retirement and learn what he sees as the largest challenges for retirees. We also previewed our interview questions to confirm they would lead our discussions in the desired direction.

To gain a general overview of the emergency services sector, we participated in the Beyond Blue webinar, "Answering the Call." This webinar explained the key findings of their research into mental health and wellbeing of emergency service workers. While the majority of this information was not retirement specific, we were hoping to build our understanding of the current emergency service landscape. We wanted to learn the latest statistics about mental health and wellbeing in current workers to inform our future interviews and recommendations. For an example of best practice in the mental and physical wellbeing space, we had a skype call with Patrick Cairns of the Police Treatment Centres in the United Kingdom. Mr. Cairns walked us through the variety of holistic treatments the centre provides to both current and retired workers.

To start learning about the emergency services sector in Victoria, we met with Mr. Bates of the Bushfire and Natural Hazards Cooperative Research Centre (BNHCRC). Since Mr. Bates has a wealth of experience in the sector, we planned to get his opinion on our interview questions to make sure the phrasing was appropriate for the audience. We also hoped Mr.

Bates would give us a general idea of what to expect going forward, general challenges we would face and possible avenues we should explore further.

For more information on the sector in Victoria specifically, we spoke with companies that have direct links to the emergency services. The first was Gallagher Bassett, the company that provides insurance to all of Victoria Police workers. From them, we wanted to hear about any trends in claims that are filed through work and into retirement, any current work going on in the mental health space and what they saw as largest needs for workers. Our next conversation was with Emergency Services and State Super (ESSSuper) to better understand the financial process of retirement. As ESSSuper is the superannuation company for all Victorian emergency service workers, which provides much of the financial information and advice, we wanted to understand exactly when and how they share information. Understanding the average level of financial literacy and financial landscape in retirement were other pieces we wanted to know more about.

### **3.2 Interview emergency services agency representatives to understand current retirement programming and to identify the gaps in services**

With a basic understanding of the retirement process for emergency service workers, the focus shifted to interviews with representatives from the administrative side of each major agency within the Victorian emergency service sector. Semi-structured interviews were conducted with Ambulance Victoria (AV), Country Fire Authority (CFA), Department of Environment, Land, Water and Planning (DELWP), Emergency Service Telecommunications Authority (ESTA), Metropolitan Fire Brigade (MFB), State Emergency Service (SES), and Victoria Police (VicPol). The main objective of these interviews was to understand the current landscape of transition to retirement programming offered to the emergency service workers within their organization. We aimed to learn how each organization defines transition to retirement, what retirement resources and programs are being offering, how successful these initiatives have been, how retired workers can add value to the organization, and areas where the Emergency Services Foundation can step in and provide additional support to these workers.

In addition to the major agencies, we also conducted interviews with support agencies within the sector. These agencies are non-profit or volunteer based organizations that partner with the major agencies to provide support to the people of Victoria. Semi-structured interviews were conducted with Life Saving Victoria (LSV), Red Cross, Royal Flying Doctor Service Victoria, and Victorian Council of Churches (VCC). The main objective of these interviews was

to explore opportunities for emergency service workers to volunteer and stay within the sector after retirement. We aimed to understand the type of work each organization conducted, how retired emergency service workers can become a part of their organization, and to build relationships between these organizations and the Emergency Services Foundation.

### **3.3 Understand the experiences, needs and expectations of current and former emergency service workers to inform our recommendations for the sector.**

The final major group of individuals we spoke to were the emergency service workers themselves. We wanted to understand the needs of workers and explore gaps between what the agency representatives said they were offering and what the workers' experiences were. To approach these conversations, we divided the workers into two major groups: current employees nearing retirement and past employees in retirement. With workers who are planning to retire, we hoped to understand what their biggest fears and concerns were. We also attempted to find out their expectations for retirement as well as what planning they had done. We wanted to see if they were aware of programs their organizations offer and if they deemed them effective. Surveys and interviews were used in order to gain this information. Some agencies recommended facilitating discussion groups with their employees. We held such conversations with Ambulance Victoria and CFA employees. These group discussions allowed workers to elaborate on personal experiences that could be common to the group and build off the ideas of others. However, some organizations did not have the capability to gather a discussion group. In those cases, individual interviews were conducted, and the snowball method was used to find other willing participants. These interviews were one on one, and conversations were held with members of ESTA and MFB. DELWP and SES did not have time to organize discussion groups or one on one interviews. In order to gain a more quantitative understanding of the needs of current workers, interviews were accompanied by surveys. In the case of Victoria Police, interest in participating was so high that we could only offer surveys, due to the timeframe of our project. The survey for those workers included all of the quantitative questions from the other surveys but also included additional qualitative questions. There was also an option to provide contact information if employees wished to elaborate on anything covered in the survey.

Conversations were held with retirees as well. These phone and in person interviews were with individuals from the Retired Ambulance Association, CFA and MFB. The focus for these interviews and discussion groups was more qualitative than quantitative, so surveys were not utilized. From those who are retired, we learned what programs were beneficial and what

services were missing. Our objectives for these conversations were to discover what tips retirees would offer a newly retired worker as well as finding out what they would have changed about their own retirement process. We then compared the information from agency heads with the feedback we got from workers and retirees to find the gaps in perception and their probable cause. We also began to run our potential recommendations by retirees to get their feedback on the benefits of what we were proposing.

### **3.4 Form recommendations for how ESF can support sector wide holistic retirement programming**

In order to provide recommendations for how ESF could best support the sector, the team analyzed the overlaps and discrepancies in our data to inform our next steps. We had a large collection of information and interview notes after speaking with experts, agency representatives, and workers. After each interview, we discussed the conversation and notes to split relevant information into two sections: needs of workers and ideas for improved programming. We looked for phrases and themes that have been mentioned by multiple workers or retirees. Losing a sense of purpose, finding ways to stay engaged in retirement, ways their organization could have helped prepare them better and the importance of understanding and contributing to their superannuation early were all common themes discussed by interviewees. We then extracted what each person had to say about each category to look for commonalities. From these key findings, we established clear areas of need and tailored the suggested programming to fit these gaps.

After brainstorming programming that could add value to the sector, we shared these ideas with various stakeholders and provided opportunity for feedback. Ideas were shared with current employees and retirees at AV, CFA, and MFB. This was done with the intention of iteratively updating our ideas to reflect the opinions of experienced members of the sector. After modifying our ideas into specific programs, we discussed with Siusan MacKenzie about how ESF could facilitate or support these initiatives. From this discussion, we synthesized our recommendations for ESF to be reviewed by the board and other involved parties within the sector.

## **4.0 Results and Analysis**

We gathered data from a wide range of individuals and organizations throughout the sector. Each of the five main groups (experts, major agencies, support agencies, current emergency service workers, and retired emergency services workers) offered unique perspectives into retirement for emergency service workers. When combining these perspectives, the team gained a comprehensive understanding into the needs of Victorian emergency service workers, the current landscape of programming, and opportunities for the sector to improve.

This section outlines the major findings and takeaways from conversations with each of the five major groups. These results are compounded in section 5.0 and form the basis for the conclusions and recommendations.

### **4.1 Findings from Experts**

Experts were defined as individuals or organizations outside the emergency service sector that have special knowledge or insight into retirement for emergency service workers. Through these conversations, two major themes emerged. The first theme was the overall importance and benefits of offering transition to retirement programs. These programs can be crucial to workers in retirement in both the financial and nonfinancial domains, and can be extremely valuable to employers and organizations themselves. The second major takeaway was a general outline of the retirement process and its major stages. This knowledge was crucial in assessing the current landscape of programming that each agency offers.

#### **4.1.1 Importance of Transition to Retirement Programs**

The importance of transition to retirement programming became evident through our conversations with experts. Primarily, these interviews validated previous research on why transition to retirement programming is so valuable to the wellbeing of emergency service workers. Additionally, they gave insight into some of the specific issues facing Victorian emergency workers and other benefits to offering transition to retirement programming. The importance of transition to retirement programs can be broken into three major areas: the lack of financial preparation of workers leading into retirement, the non-financial issues workers face after they retire, and the value of transition to retirement programs to organizations.

##### *4.1.1.2 Financial State of Emergency Service Workers Nearing Retirement*

One of the most vital aspects of retirement planning is the financial domain. Unlike other aspects of retirement, planning for financial wellbeing in retirement begins from the first day a

worker starts their career. The Emergency Services & State Superannuation (ESS), the organization that manages the superannuation fund for all emergency service workers, begins educating emergency service workers through seminars during their first few weeks on the job. However, while this education is offered early enough in the worker's careers, it is not sufficient. ESS estimates that 44% of emergency service workers are financially illiterate. Financial literacy can be defined as the set of skills and knowledge needed to make informed decisions about finances. For Victorian emergency service workers, financial illiteracy generally means that the worker does not understand how their superannuation fund works and the importance of contributing to this fund early in their career. Evidence of this lack of financial literacy can be found through conversations with Gallagher Bassett, the insurance company that covers injury claims for parts of the sector. Over the past few years, there has been a rise in individuals using workers' compensation as an exit strategy for retirement. Workers compensation is a protection for workers that allows them to receive a pension if they are unfit to work for any reason. If workers feel unprepared financially for retirement, they may submit an injury claim to receive a worker's compensation pension that can financially bridge them into retirement. This strategy is a misuse of the workers' compensation system and may negatively affect workers who need the compensation for an injury.

The implications of poor financial planning go far beyond a lack of funds in retirement. According to the manager of wellbeing services at the Police Association, an individual who works with retired police officers every day, there is a direct correlation between workers who are unwell in retirement and those who are not financially prepared. Poor financial planning provides additional stresses on workers and this often can result in a worker's mental health deteriorating even further. Overall, it is evident the current financial-planning programming offered to emergency service workers is not sufficient. This planning must begin early in the worker's career and must be reinforced regularly to ensure the workers remain on track to be financially prepared in retirement.

#### *4.1.1.2 Non-Financial Issues Experienced by Emergency Service Workers in Retirement*

In addition to the financial aspect of retirement, our conversations with experts have also reiterated the non-financial issues experienced by emergency service workers in retirement. While there are a variety of struggles for workers in retirement, three issues were the most common: a loss of the uniform, a loss of purpose, and a loss of social connections. The first common issue is coping with a loss of uniform. There is a hero culture attached to all emergency service roles. Emergency workers are highly regarded in society and often viewed



as real-life superheroes. When emergency service workers retire, they are forced to hang up their uniforms. They go from one day being viewed as a hero in society to the next day being the same as everyone else. This life outside the uniform can be extremely difficult, and many workers struggle to cope with this loss.

The next major problem experienced by emergency workers is a loss of purpose.

Emergency workers do meaningful and impactful work every day. When they retire, many workers feel that they no longer are having a positive impact on society and that their time in retirement is not well spent. Many of the experts we spoke to emphasized the importance of these emergency workers finding new interests and new organizations that they can add value to. Finally, emergency workers experience a loss of social connections in retirement.

Emergency workers work in close-knit communities on the job and their colleagues can often become their second family. When these workers retire, they lose all organized contact with that 'second family.' This can be extremely challenging to cope with for many workers and often results in loneliness.

Because the three most common issues for workers in retirement are centered around loss, emergency workers' struggles in retirement can be viewed as a form of grief. With anyone experiencing grief, it is essential to provide the necessary support network to help them cope with their loss. Retirement programming is a form of support that can help workers prepare for this period of grief and ensure they stay mentally health throughout retirement.

***“When people are standing around the barbeque, they need to have something to talk about”***

#### *4.1.1.3 Benefit to Employers*

While transition to retirement programming is essential to providing support to the workers, it is also beneficial to the agencies themselves. These programs can add value to organizations by making them an employer of choice. With an aging workforce in Australia, recruiting new employees is becoming more and more challenging across the country. Programs that prepare workers for retirement can be attractive to potential new employees and give the organization an edge in the recruitment process. Additionally, these programs can give current workers a sense that their organization cares for their wellbeing. This can be vital in employee retention, maintaining happiness in the workplace, and increasing employees' productivity.

Another advantage of retirement programming for the employer is that retired workers may be more likely to give back to the organization. Specifically, organizations may be able to better retain knowledge from their existing employees. When a worker retires, they leave with years of knowledge and experience that cannot be easily captured. Transition to retirement programming can offer ways for these employees to move towards retirement without the organization losing their vast knowledge and skills. This programming may even strengthen relationships with retired workers and make these retirees more inclined to stay involved or offer information back to the organization when needed.

A final major benefit to the agencies is that retirement programs may allow for better workforce and organizational planning. Through speaking with employees about their future, organizations can gain unique insights into individuals' retirement plans. This allows organizations to plan for their retirement sooner and to develop strategies to ensure a worker's retirement has a minimal effect on the organization as a whole. This type of planning can be particularly valuable for replacing employees with unique skills or knowledge. For example, if the agency is aware that a very valuable employee is thinking about retiring five years from now, the agency has ample time to search for replacements within the organization and train them for the specialized role. Without retirement programming, the organization may not be able to fill the position and there may be a major impact on the organization's ability to operate effectively.

#### **4.1.2 Phases in the retirement process**

Through our conversations with experts, we gained insight into the major phases in the retirement process for employees. Retirement is a 'cradle' to 'grave' process. It begins at the very start or 'cradle' of an employee's career. Employees can begin contributing money to their superannuation from their very first paycheck. From here, the retirement process continues throughout the worker's career and even extends months or years after the individual has stopped working. The process does not truly end until the 'grave,' when employees are fully adapted to life away from full-time work. Even though workers are in retirement, many of the challenges they experience can be the result of leaving their full-time careers.

To capture the 'cradle' to 'grave' process, we identified four areas that are important for workers to ensure a holistic wellbeing in retirement. First, workers need to bridge the gap between contemplation and pre-contemplation to properly begin preparing for retirement as early as possible. Every worker should be in contemplation phase; they should be informed about the retirement process and planning appropriate for them. Second, workers do not know what they do not know. Even if they are thinking about retirement, there will be aspects they do

not know to consider. Workers must be thoroughly educated on the financial and non-financial aspects of retirement so they can be properly prepared when the time comes. Third, workers should phase out of the workforce and not just drop out. It can be extremely challenging for employees who one-day work a full-time job and the next are in retirement. Organizations should make an effort to offer opportunities for workers to gradually phase out of full-time work and appropriately maintain connection with workers in retirement. Fourth and finally, pathways for long-term wellbeing are essential. The retirement process does not end the day after the workers retire. Workers still experience many challenges in retirement and achieving long-term well-being away from their organization can be difficult. Pathways to help retirees find new interests or a new purpose can help ease these challenges and ensure they happily move on from their organizations.

## CONCLUSIONS

### Conversations with Experts

- Mental health issues rise in retirement.
- Transition to retirement programming has benefits to employers.
- The retirement process is ‘cradle to grave.’
- Financial literacy of emergency service workers needs to improve.
- Workers may experience symptoms of grief in retirement.

#### **4.2 Interviews with Agency Representatives**

After completing interviews with experts in the field, the team began to interview representatives from the administrative departments of agencies across the sector: AV, MFB, CFA, SES, Vic Pol, ESTA and DELWP. From these conversations we identified an emerging need for retirement programs as the emergency service workforce, particularly in the fire services, has high numbers of workers nearing retirement. Table 6 provides data on the number of workers in each agency over the age of 55. Additionally, we gathered an in-depth understanding of the current landscape of retirement programming. While each organization is in a different place, there is a collective need for more structured and comprehensive retirement programming. Since much of this programming and information can be shared across agencies, a collaborative sector wide approach with shared best practice would add massive benefit to workers, organizations, and the sector as a whole.

**Table 6: Sector Wide Age Demographics**

Number of Employees 55 or Older					
AV	SES	Vic Pol	MFB	CFA	DELWP
509	37	986	781	186	~400

#### 4.2.1 Current Organizational Landscape of Retirement Planning

To assess the current landscape of each organizations’ retirement program, we evaluated how well each agency performed in regards to the four key areas identified through conversations with experts: bridging the gap from pre-contemplation to contemplation, educating workers on what they do not know, phasing out of full time work, and creating pathways for long term wellbeing.

##### 4.2.1.1 Bridging the Gap Between Pre-contemplation and Contemplation

Getting workers to start proactively thinking about retirement at an appropriate age is the first step to being best prepared. Many of the agencies we interviewed have recently recognized this notion and are currently thinking of ways to educate workers, but there is little programming in place to encourage early contemplation. For the most part, these organizations also have no concrete age or service period where they started retirement programming.

For the agencies that do have a designated age, it is often around 55 or five years before retirement. This is too late to begin contemplation because it does not give workers the feeling of control they would have starting at an appropriate time. In order to be confident about finances in any situation, workers should be educated from day one about contributing to their superannuation and have a long term financial plan. Introducing retirement planning early can also be beneficial as workers will not feel like they are being forced out but instead feel that they are being looked after by their organization. This can help alleviate some of the distrust and lack of cooperation that occurs when retirement is first discussed in a worker’s later years.

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

##### 4.2.1.2 People Don’t Know What They Don’t Know

Educating employees about a holistic approach to retirement can help ease the burden of transitioning out of the workforce. While many agencies within the sector struggled with making people aware of what is available to them at an appropriate time, the information they provide their workers, for the most part, is thorough and holistic. MFB provides workers with quarterly retirement seminars that focus on the financial aspects of retirement as well as the physical and mental well-being of retirees. Victoria Police offer a comprehensive career transition guide that covers the actual transition to retirement as well as family interactions, and how to maintain your health, wellbeing, and finances when you retire. Ambulance Victoria also offers employees with a transition to retirement toolkit. This guide has a version tailored to employees and one specific to managers. It provides similar resources to that of VicPol, and encompasses the holistic wellbeing of employees. Infrequent seminars are also offered by AV. SES provides workers with *The Next Stage* seminars which allow them to have one on one meetings with financial and health personnel, along with a presentation about what resources are available. Some agencies make these resources available to families as well. While it is clear that each organization is providing support in some capacity, the information does not always reach those who need it most. One organization told us they are satisfied with the information their transitional packet contains, but they do not have the resources in place to properly spread this information and ensure each worker understands the contents.

Additionally, the programs that are currently available are often promoted through broad means such as websites and social media, or internal sources such as newsletters, word of mouth, and managers. Without a targeted approach to ensure information reaches all intended individuals, workers that could benefit from this support miss out. An emphasis needs to be placed on reaching out to specific individuals eligible for programs to ensure that the most possible people are aware of what's offered.

#### 4.2.1.3 Phase Out Don't Drop Out

Providing workers with opportunities to gradually phase out of the workforce helps them to prepare for the major shift that occurs in retirement. Gradually phasing out of the workforce can include utilizing a flexible work arrangement, providing opportunities to volunteer or stay engaged with the organization after retirement, or even just reaching out to check in on retirees. Checking in on retired workers makes them feel valued and cared for by the organization.

Across the sector, agencies appear to have some resources in place to aid workers but there is significant room for improvement. AV provides flexible work arrangements for their employees and workers over the age of 55 do not need to work night shifts. They also have a

few part time jobs available for retirees. However, they do not have a formal contact process to check in on people who have recently retired. DELWP highly values flex hours and is looking into implement a new clause to their employee contracts that reduce the loss in payout of superannuation funds if workers decrease their hours. They also have volunteering opportunities available for retirees in times of need. SES also offers flexible work hours for all staff members and allows these workers to purchase additional leave and participate in job share programs. They also offer short-term programs for retirees to keep them engaged in the organization and on the roster for disaster help.

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

While VicPol does not have a formal plan in place for flexible work arrangements, they are available on a case by case basis. They also offer a retired peer support group and police veterans support group that many retirees get involved with. These types of groups are similar to the retired firefighters’ association (RFA) that many retired MFB and CFA members take part in. While CFA and MFB can’t offer flexible work arrangements due to industrial contracts within their organizations, the RFA provides members with a way to stay engaged in a lesser capacity. However, neither organization offers organized contact after retirement.

Additionally, the actual separation process between workers and their respective organizations is important to worker’s wellbeing. Emergency service workers dedicate much of their lives to supporting their agencies and deserve to feel valued and acknowledged when they leave. While some organizations have formal recognition processes in place such as retirees having coffee with the chief, others have no explicit send off and this can leave workers feeling discarded in retirement instead of congratulated.

Overall, while agencies do have some programs in place to help ease the retirement transition, it is evident that improvement is still needed to allow workers to utilize flexible working hours and transition out gradually with a feeling of value.

#### *4.2.1.4 Creating pathways for long term wellbeing*

It is also important for agencies to provide retirees with resources for how they can maintain their financial, physical, and mental wellbeing long into their retirement. Many retirees from the sector experience a loss of purpose associated with stopping work. Agencies should be able to provide workers with ways to combat this loss and help to create pathways for a meaningful retirement. While it is not each agencies role to establish programs for retirees, they

should at a minimum provide connection to existing resources. Sector wide, there seems to be a need for significant growth in this area. Some agencies have thorough lists of resources for retirees about volunteer opportunities or other ways to occupy their free time. AV provides social, personal, financial, and professional interests for workers in their toolkit. MFB offers opportunities to volunteer at the fire brigade museum or get involved with the seniors' fire safety program (a program to educate seniors on fire safety in the community) and mentions them in their Retirement Readiness Seminar. Other organizations do not go nearly as in depth in providing resources or don't openly advertise available ways to find new activities for fulfillment in retirement.

In addition to resources that connect workers with opportunities in retirement, systems also need to be in place to directly support mental health and wellbeing. As seen in data by Beyond Blue, mental health issues can rise in retirement when much of the support, formal and informal, is no longer available. Programs like retired peer support and regular check-ins have invaluable impact by giving retirees with mental health issues the opportunity to find support and the feeling that they are cared for.

Agencies need to be making an effort to make first contact with employees when it comes to establishing pathways for long-term wellbeing. People don't know what they don't know which means they also don't know when they need to ask for help. Providing resources is useful, but making sure people are aware of them is the best way to ensure the long-term wellbeing of workers.

#### **4.2.2 Feasibility of a Sector Wide Approach**

All the organizations we talked to mentioned that a sector wide approach to retirement planning would be beneficial. Relations between the sector would bring better understanding, appreciation, and knowledge of what each agency is doing. Many seemed to believe that programming for mental and physical wellbeing could be incorporated throughout the sector. However, they reiterated the fact that each organization is different and has its own distinct set of needs. For example, financial resources can be similar across the sector, but specifics vary from agency to agency. This means that a rigid sector wide structure would not be effective. Instead, a more overarching approach should be taken. Major needs for employees should be outlined and methods to remedy these challenges should be suggested, but a completely uniform approach across the sector is not recommended. While each agency would offer various programs to meet the needs of their own employees, this programming would align with

the other agencies in the sector in regards to encapsulating all the key phases of the retirement process while facilitating knowledge sharing and best practice.

## CONCLUSIONS

### Conversations with Agency Representatives

- There is a benefit to a sector wide approach for transition to retirement.
- There is an opportunity to improve the collective landscape of transition to retirement even though each organization is currently in a different state.
- Implementation and promotion of retirement programs could be enhanced.
- There is no systematic programming in place for transition to retirement.
- The age demographic of Victoria's emergency service workers points to a significant increase in the number of individuals who are reaching retirement.

### **4.3 Interviews with Supporting Agencies**

To supplement our conversations with representatives within the sector, we spoke with leaders from various support agencies. These agencies included Australian Red Cross, The Victorian Council of Churches, Life Saving Victoria, and the Royal Flying Doctors Service. These organizations are largely volunteer-based nonprofits that work as secondary response and offer long-term support for disaster relief. From these discussions, we wanted to understand how retirees from the sector could contribute their skills or time to support agencies.

#### **4.3.1 The Importance of Staying Involved**

Retirees from the emergency services tend to face a variety of issues that may not be as prevalent to those from other careers. After working in a field of high stature and pressure, when first responders take a step back from their full time work, some may find themselves feeling a lack of identity without the uniform, and thinking they do not have skills to offer other organizations. To combat this, volunteering can be an important and vital way to maintain one's wellbeing in retirement. Starting a volunteer position tends to create excitement and stimulation for retirees as they learn new skills while training for a new position. When choosing a volunteer organization, matching values is more important than matching skills for both the retired worker and volunteer organization. A retiree working in a personal area of value not only increases their sense of purpose but also their passion and commitment. Since every retiree is different, there



needs to be a variety of avenues to explore in order to capture various values, interests, passions and skills of retirees. By making sure to match values of the volunteer and organization, the retiree builds a new link to long term health and wellbeing as their sense of purpose becomes more solidified.

Another important takeaway to help retirees in terms of long-term wellbeing is maintaining social connection. By creating bridges for social connections with members of their organization, retirees tend to feel more remembered and valued. Without such connections, they may find themselves feeling isolated, so providing a pathway to engage in meaningful ways with others is vital. One example supporting the importance of social connection is that when a group of retired workers met weekly to volunteer at Life Saving Victoria, one individual believed that their “morning tea was the most important part of the day.” The workers cherished the ability to reconnect with past colleagues and have an opportunity to rekindle social relations while also utilizing their skills and knowledge to contribute to something they are passionate about.

#### **4.3.2 Difficulties Associated with Volunteerism**

With any involvement in a large organization, there are some difficulties and challenges. A very important acknowledgement discussed was how after a career in emergency services, there is a risk that volunteer work is seen as a low level activity. This transition for workers can be seen as a step down, when it should appear to be a new opportunity to continue making a difference. Volunteer positions need to be understood as another way to contribute, and should not be advertised as a less important or honorable position.

Another area of difficulty identified is that one size does not fit all. Different positions, programs and organizations will appeal to each person because each retiree has different values, passions, skills and identities. While one retiree may love the simple social connections, another retiree may seek staying active and making an impact on the community in a different way. Again, this issue is more prevalent to some organizations over others. In one instance, organizations that find themselves being a faith community may find they are more selective about their volunteers since they are specific to one area of culture and demographics. Along with this, if volunteers do not see value or have the right intentions coming to the organization, they can actually create issues and disruption. Thus, the process of learning about and joining these different organizations should be easy and appeal to the values and interests of each worker.

### 4.3.3 Volunteering Opportunities

A major theme that was noted through conversations with the various support agencies was that each can be a resource for members of the emergency services who find themselves retiring. While each supporting agency is different in the opportunities they can provide, each presents a way for the individual to stay involved while also bringing benefits to the organizations themselves. One of the largest pathways for connections is seen in the ability for emergency service workers to volunteer their time and skills to agencies outside of those they gave their career to.

With a variety of different ways to stay involved, the Australian Red Cross provides one way for retired emergency service workers to continue making an impact in the community. While the Red Cross does a lot of work in crisis relief, it is not a “lights and sirens agency” that provides immediate relief, so there is opportunity for retired workers to learn while still feeling comfortable and contributing their skills. In terms of volunteering, individuals have the choice to be a response or a proactive volunteer. They complete many of the same activities, but while a response volunteer is known to be more involved in emergency response and known to be always “on the clock,” the proactive volunteers fill positions that are more planned, with set times and availability based on individual preference. In one area, the volunteer could be involved with helping people in relief centers by registering people who arrive, assisting those who need psychological first aid, lending an ear to listen to other people’s experiences, helping with forward preparedness, recovery and reconnection with others. In terms of preparedness, volunteers can also be involved in checking fire alarm systems in the community, providing their local expertise to co-deliver educational sessions, aiding in local sections of the Red Cross and acting as a liaison between their previous organization and the Red Cross. These positions could aid in cross training and knowledge sharing with relevant organizations while also promoting the idea of volunteerism after retirement.

The Victorian Council of Churches, Life Saving Victoria and the Royal Flying Doctors Service are other organizations that offers a variety of ways to stay involved. While VCC has similar ways of supporting the Red Cross, they differ in that their only function is to deliver psychosocial support rather than physical disaster relief. The volunteers have the training and ability to provide psychosocial support that takes into account the mental, financial, wellbeing and social aspects of an individual's health. In this case, previous emergency service workers can volunteer their time and skills sets to respond to disasters and aid those suffering psychologically. Additionally, Life Saving Victoria is looking to provide more opportunities for those over age fifty-five to support their daily activities. One potential opportunity is to recruit

retirees who have knowledge to help fix mechanical problems on machines such as the jet skis. They find that this sort of work can provide workers with an outlet for volunteering without the pressures of their previous employment. The Royal Flying Doctors Service also provides pathways for volunteerism. This could come in the area of patient transport or organizational management, so there are options to how involved and active the volunteer would be. While all of these agencies do provide potential pathways for volunteering after retirement from the emergency services sector, they are by no means the only pathways available. Staying active, especially through volunteering, is a vital way to help maintain general wellbeing during retirement and is known to provide many benefits to the individual.

## CONCLUSIONS

### Conversations with Supporting Agencies

- Volunteerism is a meaningful way to stay involved in the community, create social connections and maintain one's wellbeing in retirement.
- Values alignment is more important than skills matching when creating avenues for volunteering.
- There needs to be a variety of opportunities for retirees to be involved as everyone has different interests, passions and skills.

#### **4.4 Interviews with Current Workers**

After speaking with agency representatives, we moved to conversations with current emergency service workers. From the representatives, we gained insight into the organizational outlook on retirement planning and wellbeing along with the specific support currently provided. Through speaking with current workers, we gained a first-hand evaluation of how impactful and accurately targeted these supports were. With this, we sought to hear their perspectives and identify any gaps in understanding or programming.

##### **4.4.1 Evaluation of Organizational Support**

The surveys administered to current workers across the emergency services sector provided quantitative data to show trends about workers' retirement preparation and their

organization’s assistance. Most questions were general and gave input to one’s experience in planning for retirement. The questions were mostly crafted to cover the four key areas of retirement we learned from speaking with experts in the field, although some were more specific to the individual’s agency. These questions targeted programs within the organization to assess the accessibility and impact. An overall list of these questions is provided in Appendix G.

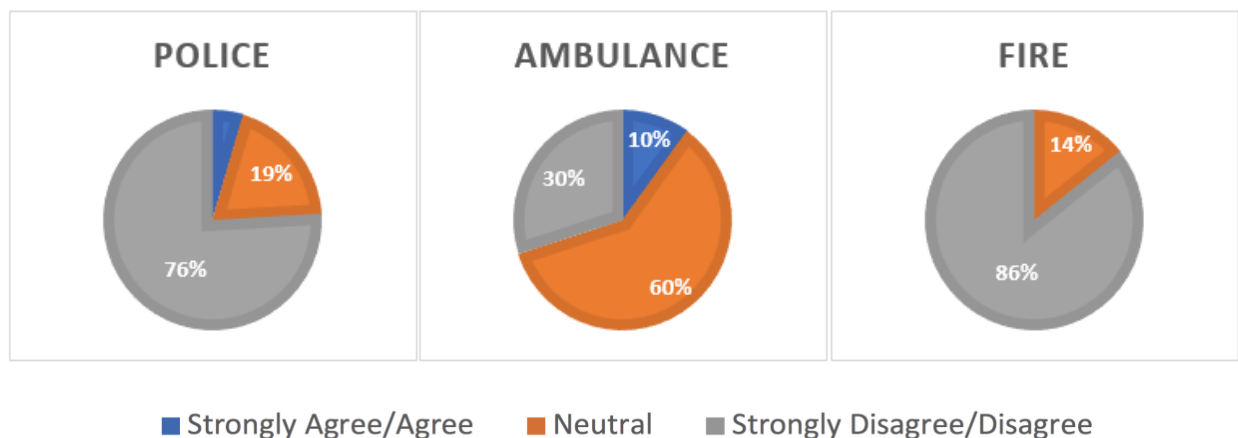
***\*Complete survey data can be found in Appendix L\****

Due to varying participation from different organizations, there was a divide in the amount of survey responses across the sector. In order to combat this and confirm the reliability of the data, we supplemented the survey data with information gathered from interviews. In total, there were two-hundred and twenty-six respondents from the Police services, ten from Ambulance and seven from Fire. Further demographic information can be found in Appendix H.

From the data we looked for commonalities in responses across the sector to identify which areas were typically the lowest rated for all. Though the responses in each organization varied slightly, we identified three questions that had clear trends throughout the sector. These all related to evaluation of the organization’s support in the four key areas identified earlier.

The first of these questions had a goal to determine how well organizations are moving workers in their retirement planning from pre-contemplation to contemplation and if the timing is adequate. This is a paramount transition because once a worker begins to contemplate retirement, the planning and resources available are not only more valuable, but also more likely to have an impact. Because everyone starts to think about retirement at different times, this question allowed the respondent to evaluate when an appropriate time or age would be. The results can be seen in Figure 4 below.

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

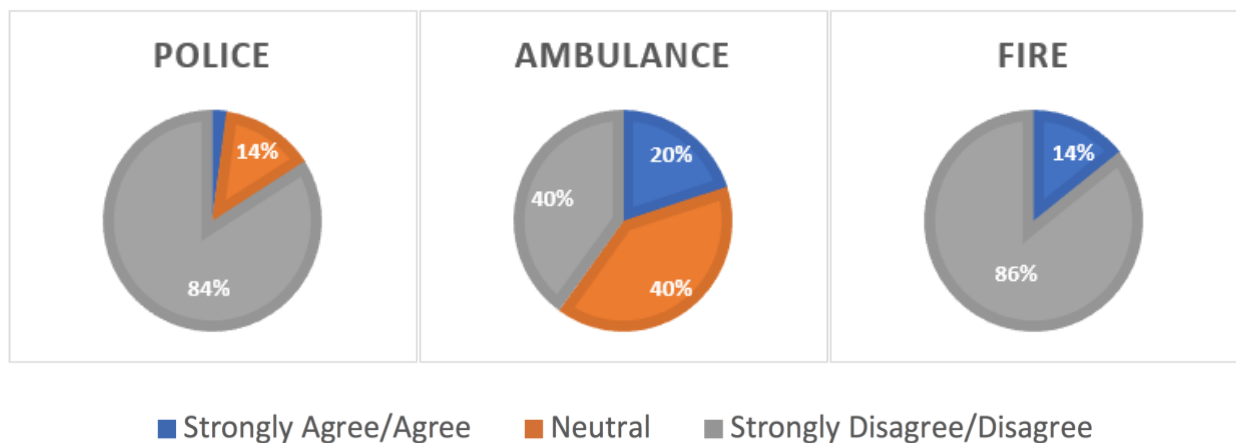


**Figure 4: Current Emergency Service Worker Question - Planning for Retirement at an Appropriate Time/Age**

The results demonstrate that across the sector, operational workers do not feel their organizations are helping them start the retirement process at the right time. For Police and Fire, an overwhelming amount indicated that they disagree or strongly disagree with this statement. On the other hand, Ambulance workers feel slightly better supported, with the majority responding neutral to this comment. While this is an improvement over other agencies in the sector, it is still not adequate. Starting to think about retirement at a proper time has massive benefits as workers are in control and are able to fully make use of future resources. Workers will also feel less stress and pressure if they have been thinking long term as opposed to getting everything in order in the last few years of their career.

Another survey result that stood out was a question regarding the preparation for retirement in non-financial domains. While much focus is put on financial security in retirement, planning for a drastic change in lifestyle is not regularly emphasized. Losing social connections and regular activity can often impact a retiree as much as financial insecurity. Through this survey question, with the data presented in Figure 5, we wanted to understand if organizations were preparing workers holistically for life in retirement.

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



**Figure 5: Current Emergency Service Worker Question - Support for Non-Financial Domains**

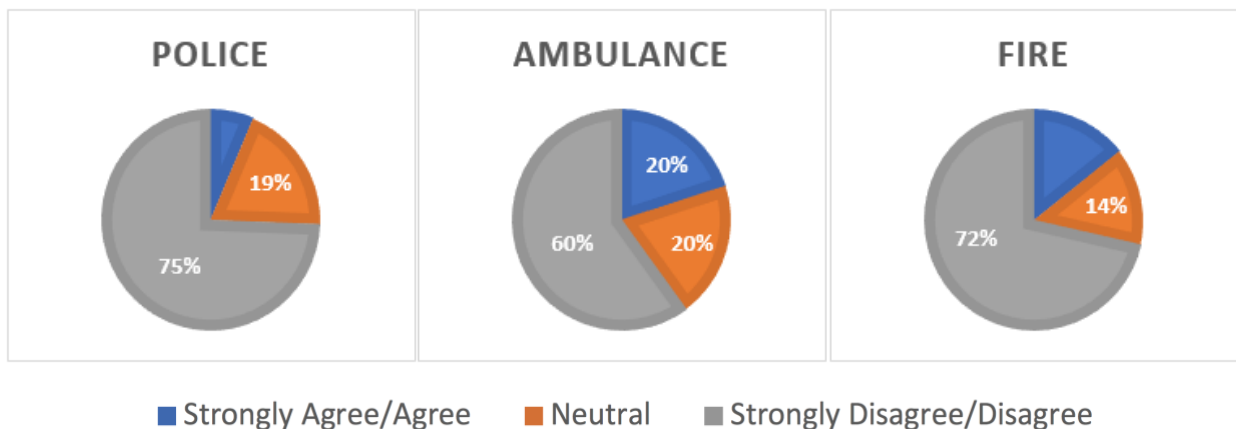
As with the responses from the first question, very few workers agreed with the above statement. In the case of Police and Fire, they again had a majority of individuals who disagree/strongly disagree. While Ambulance workers were slightly more positive, only 20%

selected agree/strongly agree. Due to the importance of understanding and planning for the range of challenges in retirement, these results are alarming. A focus on potential issues such as PTSD can also destigmatize some of the challenges many workers face either in the force or in retirement. Conversations about non-financial issues in retirement can prepare workers to access support they would not have thought necessary previously.

Lastly, we wanted to understand if there were any current organizational programming that focused on our fourth key area: pathways for long-term wellbeing. Because many issues that occur in retirement are a result of time in service, the sector has a moral responsibility to support workers even after stopping full time work. Losing connection to an organization that is often intertwined with a worker’s identity can magnify the loss of purpose, loss of social connections, and loss of daily structure that workers experience in retirement. To help gain insight into the thoughts of current workers on this topic, we asked the question shown in Figure 6.

***“How can we fix a problem if we don't monitor retired members and don't know the extent of the problems.”***

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



**Figure 6:** Current Emergency Service Worker Question - Concern About Wellbeing

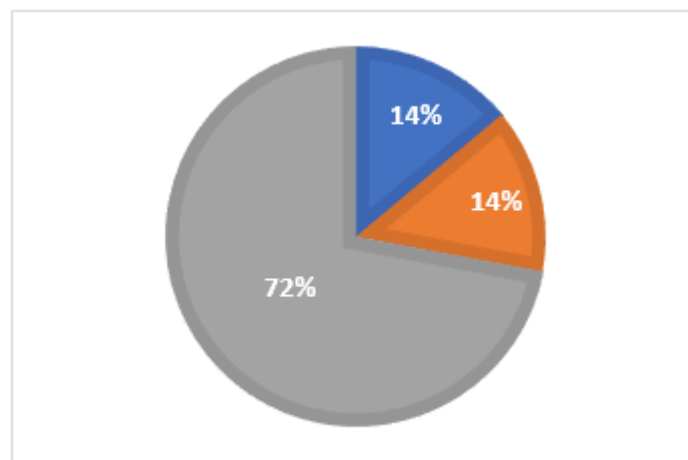
Across the sector, workers consistently disagreed with the notion that their employer was concerned about them after stopping full time work. This feeling of isolation is notable because workers may feel there is nowhere to turn for support if they have problems in

retirement. Organizations maintaining long term connection can help a worker sustain the feeling of comradery that is so central to the identity of emergency service workers.

From these results, we found there is large room for improvement across all areas of retirement planning. From early contemplation to holistic planning and long-term wellbeing, workers do not feel well supported. Although, we did notice that ambulance seems to consistently have the most positive ratings. This is encouraging as the agency representatives from AV reported having the most comprehensive retirement planning and support. This solidifies the idea that having these support systems and programming can make an impactful difference to workers.

In order to further evaluate programming of organizations, we had specific questions about the resources provided. From these questions, we targeted respondents' awareness of the programs along with how these programs have affected respondents. These questions were not asked to all organizations as each has a varying level of programming offered. One specific question which highlights this evaluation is presented below in Figure 7.

*I am familiar with the contents of the career transition guide.*



■ Strongly Agree/Agree   ■ Neutral   ■ Strongly Disagree/Disagree

**Figure 7:** Current Emergency Service Worker Question - Familiarity with Career Transition Guide

The response above is from Victoria Police worker's responses to their organization's career transition guide. While we heard from administrators that this guide was widely available,

current workers had different experiences. We learned from the survey that an overwhelming majority of workers had no knowledge of what this guide provided. This indicates there is a gap between the perceived support and that amount of support that actually reaches workers. This can suggest a lack of infrastructure to actually deliver information, even if it is available in some form.

On paper, organizations believe they are providing support, but workers' experiences demonstrate that this support is largely inadequate and unavailable. The surveys also highlight a lack of evaluation, as organizations are not appropriately surveying to see if operational staff actually benefit from what is in place.

#### **4.4.2 Challenges Regarding Retirement**

To gain a full understanding of the survey results, we had conversations with workers where we could expand on these points. A main area of interest in these conversations was what challenges workers face in planning for retirement and what they expect to be difficult in retirement. After understanding these core difficulties, we then would be able to build targeted and relevant recommendations.

The challenges identified were mainly consistent throughout the sector with many workers sharing similar concerns. The most common difficulty workers expect to face in retirement is a lack of financial insecurity. While the superannuation fund for emergency service workers in Australia is more generous than in other occupations, a lack of education and contribution to the fund can create stress for older workers getting closer to retirement. Many workers we spoke with reported extending their careers because they were not financially ready to retire. Others spoke of not understanding how their superannuation fund worked in the case of a major life event such as a divorce or injury. Beyond increasing the stress on workers, financial illiteracy can lead to additional years in the service, which are likely to exacerbate physical and psychological issues.

Apart from finances, a loss in sense of purpose and identity were major concerns that most all emergency workers shared. As we heard from one worker, walking into a room with the uniform on gave him pride that he was extremely afraid of losing in retirement. Additionally, being in the emergency services his whole life, he was worried about not having transferable skills to participate in other work or activities in retirement. His words were representative of many others we heard who spoke of trouble disassociating themselves from the job and the uniform. One female ambulance worker spoke of her intertwined identity with the service as she says "I am a paramedic" instead of "I work as a paramedic." This united identity can create an



issue in retirement as workers need to re-create a sense of self that previously came from their careers. These issues can be exacerbated by a lack of planning for retirement that leaves days unstructured and retirees wishing for the purposeful days of service.

A strong sense of community is common to all emergency service workers and many attribute a long career in the force to this comradery. After stopping work, daily interactions with this “family” are lost and this can create strong feelings of loneliness and isolation. While organizations for retired members exist throughout the sector for retirees to maintain social connection, it is the lack of regular day-to-day social interaction that is very difficult to manage. These issues from a loss of community can be more prevalent for employees who had shift work. Shift work creates further social difficulties as workers cannot regularly participate in outside clubs or organizations before retirement because of the unpredictable schedule. Some workers cited this irregular schedule as an isolating factor that could make life in retirement more difficult. Additionally, workers also expressed concerns about difficulties with their relationships or families in retirement. For example, many workers expressed concern that retired couples often spend much more time together and this overexposure could cause strain in the relationship.

#### **4.4.3 Opportunities to Improve**

After identifying what challenges were expected by workers, we wanted to hear what opportunities for improvement they identified within their organization. Though we spoke to many groups and individuals across the sector, we again noticed common themes across all conversations. Generally, workers identified three areas for improvement: increased information, transitional work, and long-term feeling of value.

Many agencies have information about transitioning to retirement to share with their employees, but this information is not effectively reaching their employees. As seen in the survey responses, even when organizations have synthesized information into a guide or packet, it often does not reach those who need it. Therefore, ensuring that information reaches all interested parties is an area of improvement. In some organizations, transitioning to retirement is done on a case by case basis where individuals identify their own paths. This may result in some opportunities being available only to those who ask for them. Many workers may be unaware of options available to them, and may be unfamiliar with opportunities offered to others across the organization. To equally support all, workers would appreciate having conversations with managers or other administrative staff. During these conversations, workers can learn what opportunities are available to help them transition and gain other information that

can help them plan for the future. These conversations could be even more beneficial if they included the lived experience of retirees who could share real insights and tips.

For many, the transition from active work to retirement can happen nearly overnight, with a full day of work on Friday and retired life beginning Monday.

This 100 to 0 transition is jarring for many and creates issues in itself. Instead of moving to retirement in an instant, workers identified a desire to transition out of the workforce gradually.

This could include flexible hours, transitional roles that take operational workers off the front line, reduction of weekend and nighttime shifts, or job-sharing. With transitional hours, workers could start finding other areas to become involved in outside of work while maintaining a structure during their week. For workers moving to only daytime shifts, this would allow workers to create regular sleeping habits which would aid life in retirement.

Workers in the emergency services have often sacrificed a great deal for their organizations and the public throughout their careers. After giving so much to the organization, workers want to leave feeling valued, thanked, and connected. It is important for organizations to recognize these sacrifices during send-offs as they can have a major impact on the worker's mental health and wellbeing. While some organizations have structured send-offs in place, many workers feel like they are dropped and forgotten by a sector they spent much of their life in. Through our conversations, workers highlighted the need to unpack experiences during their careers and leave with a positive mindset and feeling of appreciation. Another area of improvement for organizations is continued connection with workers into retirement. As one worker noted, the only connection their organization has with retirees is notifying them when a colleague dies. Showing that the organization cares about workers into and beyond retirement could have huge benefit in retirees' health, along with overall employee satisfaction within the organization.

***“Flexible work helped me get to the end of my career physically fit”***

## CONCLUSIONS

### Conversations with Current Workers

- There is a gap between what the agencies believe they are offering and what they actually are.
- Workers do not feel supported or valued by their organizations and there is a lack of long term support.
- Workers need to separate their individual identity from the uniform and career.
- Formal and informal conversations about retirement and wellbeing need to be more commonplace among all employees and managers.
- Many challenges emergency service workers face are shared throughout the

#### **4.5 Interviews with Retired Workers**

Two major themes emerged from our in-depth interviews with retirees from MFB, CFA, and Vic Pol. First, we gained insight into the variety of challenges retired workers faced during their transition and time after stopping full time work. While these challenges varied from person to person, the most common difficulties for retirees were not feeling valued by their organization, and a loss of purpose in retirement. Second, we asked retired workers to identify areas their previous organizations could better prepare workers for retirement.

##### **4.5.1 Challenges in Retirement for Retired Workers**

One of the major challenges for retirees was that they felt like they were no longer valued by their organization after stopping full time work. One retired member of the fire brigade noted, “once you leave the fire brigade, you are no longer an asset to the fire brigade.” When workers stop full time work, they feel that their organizations no longer recognize their value. Even though they are retired, these individuals know they have knowledge and skills that can still positively impact the sector. One way that workers felt they could add value to their organization is through knowledge sharing and mentoring. As people retire, key operational knowledge walks out the door. Many retirees stressed that they could provide current employees with insight that they gained over their years of service. Retirees felt that a platform for them to pass along their knowledge to younger employees would make them feel more valued. This platform could be achieved through a formal debrief with a manager, lecture style event with a group of employees, or mentor programs.

Another major challenge for retirees was a loss of identity associated with leaving work. Many workers noted that their job was an inseparable part of who they were. When retirement comes, this leaves a massive internal void. Along with a loss of identity, many retirees indicated that they struggled with a loss of responsibility.

Retirement brings a surplus of free time for many, and retirees must find different ways to fill this time meaningfully.

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

To cope with this loss of identity and responsibility, almost all the retirees we spoke with are involved with a retired employee group or volunteer in an area they are passionate about. Emergency service workers have a unique skill set that can apply to a variety of different activities after retirement. One challenge for many of these workers was finding organizations that align with their passions and skills. Retirees felt that it would have been beneficial for them to have more knowledge about ways to stay active in retirement. While some organizations do provide resources, many retirees wished that their agencies spoke with them about opportunities during retirement. However, some workers believed that it was the individual's responsibility to find new opportunities and emphasized that some workers do not want to stay involved in the emergency service sector after retirement. These contrasting viewpoints demonstrate that there is value to organizations providing resources for pathways to retirees, but also reiterates that organizations must be cognizant of the different needs and expectations of workers.

Along with sharing their own challenges and experiences, retired workers offered recommendations about retirement for current employees. Their first piece of advice was to get involved in different organizations before they retire. Many workers find it very difficult to leave the emergency service sector. If new retirees have a plan for their future, it can reduce the strong feeling of loss that many experience. Another recommendation was that current workers should be realistic about their own retirement. Workers should retire when they are still healthy enough to enjoy retirement, but should make sure they are financially stable and prepared for a new stage in their life. It is essential for workers to find a balance between when they are ready to retire, and when they can get the most out of retirement. While retirement is a time to explore new areas and be involved in new organizations, it can be extremely challenging for workers who have not properly prepared themselves. A final recommendation is for current workers to make a plan for what they want to do in retirement. As one retiree said, workers “cannot just expect to play golf every day for the rest of their life, they must find a new purpose.” A fulfilling

retirement is more than just leisure, and it is essential for current workers to develop a plan for what they want to achieve.

#### **4.5.2 Opportunities for Organizations to Improve**

With retirement comes the need for preparation in all domains of life after the emergency services. Many retirees mentioned being unprepared for the loss of social connection, and loss of sense of purpose negatively impacted their mental health. While they didn't all attribute these difficulties to a lack of assistance from their organization, it is clear that any support or preparation would go a long way in improving the quality of life of retirees. For areas that there is support in place, it was often noted that the ones who would benefit from it the most are the least likely to seek it out. For this reason, the support provided by organizations should be opt-out, meaning all members are included unless they explicitly withdraw. This system could have large benefits in ensuring those in need do not fall through the cracks. Another addition to programming that would have added value is the inclusion of families. Many retirees mentioned that their retirement affects the people around them, so involving those individuals could have a significant impact. This would serve a benefit to the retiree as families would be prepared to assist in the transition, but would also assist families in planning and supporting themselves during this time.

Agencies and workers should understand this is a mutual process and both parties have responsibility. While support systems need to be put in place for workers to prepare themselves for unexpected difficulties, there is also a responsibility for workers to utilize these resources and get the most from programming. One retiree compared this relationship to leading a horse to water; once a horse has water, it cannot be forced to drink it. Similarly, once the resources are available and accessible to retirees, it is on the individual to utilize them. Everyone is different, so all workers may not participate in the programming, and this is perfectly acceptable. This difference can be seen in two retirees we spoke with. One individual presented dissatisfaction saying, "they did nothing... they made no effort to support me for the future," while another retiree was happy with the simple advice to "have somebody to love, have something to do and have something to look forward too." If the retiree needs help in finding outside resources, organizations should be there to support them, but if the retiree wants to cut ties, then that should also be accepted. Despite this, a common theme from all retirees was that they did not want to be forgotten. They wanted organizations to recognize that their expertise, experience and opinions still held value even after stopping work. Simply put, after a long career serving their agencies and communities, workers should be respected, supported, and valued.

## CONCLUSIONS

### Conversations with Retired Workers

- There are varying levels of expectations from emergency service workers about resources the organizations should provide in the transition to retirement.
- Continued engagement with the community and their previous organization is a way to combat loss of identity during retirement.
- Knowledge sharing is a way for retirees to continue adding value to their organization.
- Organizations need to sustain contact with retired workers to provide support for those who may be struggling.
- Programming should be opt-out to ensure workers who need assistance do not fall through the cracks.

## **5.0 Recommendations**

After conducting interviews with groups across the sector and analyzing our takeaways, the team was able to compile a list of key findings. From these final conclusions, we formulated a list of recommendations and potential programs that could be implemented sector wide. From here, the team explored how ESF could add value to these recommendations and programs.

### **5.1 Key Findings**

1. The mental health of emergency service workers often declines in retirement, highlighting a need for retirement preparation and long-term wellbeing support
2. Planning for retirement is a mutual responsibility that involves a number of phases and employees are looking for conversations throughout each stage
3. Emergency service workers, irrespective of their agency, share many common challenges in preparing for retirement
4. 'Transition to retirement' programming has the potential to provide benefit to agencies, individuals and the sector
5. Agencies' retirement programs are at varying levels of maturity and there is very little collaboration between agencies
6. Our interviews indicated a gap between what agencies are offering and what workers require, signaling the need to modify the organizational approach to 'transition to retirement.'
7. Individual differences need to be respected; there will be no one size fits all solution
8. Individuals can suffer symptoms similar to grief and loss in retirement
9. Family can be affected by the challenges workers face in retirement

### **5.2 Recommendations to the Sector**

The mental health of emergency service workers often declines in retirement, highlighting a need for retirement preparation and long-term wellbeing support.

1. Ensure mental health support is readily accessible after stopping full time work so individuals don't have to search for it.
2. Support workers' requests for transitional roles to acclimate to retirement.

Planning for retirement is a mutual responsibility that involves a number of phases and employees are looking for conversations throughout each stage.

3. Emphasize the importance of financial planning for retirement to workers early in their careers and reiterate it regularly.
4. Implement case management/coaching for individualized planning support.
5. Implement trigger points at set time frames of a workers' career to present pertinent information about retirement planning.

Emergency service workers, irrespective of their agency, share many common challenges in preparing for retirement.

6. Provide the opportunity for workers to learn from the lived experience of others.
7. Consider the benefits of sector wide collaboration.

'Transition to retirement' programming has the potential to provide benefit to agencies, individuals and the sector.

8. Recognize the value of transition to retirement programs to the organization, individual and sector.

Agencies' retirement programs are at varying levels of maturity and there is very little collaboration between agencies.

9. Collaborate and learn from other agencies; you don't need to reinvent the wheel.



Our interviews indicated a gap between what agencies are offering and what workers require, signaling the need to modify the organizational approach to 'transition to retirement.'

10. Talk to workers to better understand their needs and expectations.

11. Evaluate programs regularly to ensure they are targeting the needs of workers.

Individual differences need to be respected; there will be no one size fits all solution.

12. Facilitate conversations, formal or informal, between members in the organization about retirement.

13. Consider different pathways for each individual based on values, interests and skills.

14. Increase accessibility by providing programs through a variety of different platforms.

Individuals can suffer symptoms similar to grief and loss in retirement.

15. Make workers feel valued by their organization when they retire and help them unpack their experiences.

16. Provide information about how worker's skills can transfer to areas outside the sector in retirement.

17. Terminology and framing is very important; keep language positive and avoid workers' feeling forced out of the organization.

Family can be affected by the challenges workers face in retirement.

18. Encourage workers to include family and partners in retirement planning.

### **5.3 How ESF Can Help the Sector to Drive Best Practices**

The Emergency Services Foundation is uniquely situated as an integral agency in the sector with no specific ties to any one organization. This allows the foundation to independently pursue its own programming without any restriction or ulterior motive. Having independence makes ESF the perfect organization to provide support to workers who do not fully trust their organization with personal information. Currently ESF is not very well known throughout the emergency services so some promotion and trust building work needs to be done. Once established, ESF can add enormous value by creating infrastructure to provide the support workers are reluctant to seek from their organizations.

#### *Facilitate Discussion Groups Between Agencies*

Current interaction between agencies often happens in an operational or structured environment in response to an emergency event. Agencies across the sector would benefit from conversations structured purely for knowledge sharing and best practices about current and potential ways to support workers. Since ESF has connections throughout the sector, it could easily be the facilitator of these important conversations. The Emergency Services Foundation can be a liaison between agencies within the sector and help to facilitate conversations to develop sector-wide programming. When developing and implementing the programs, ESF needs to be mindful of potential stigmas and the name of the program should be catchy enough to draw interest. Additionally, informal meetings would serve to break down barriers across agencies and build collaborative relationships that could improve the entire sector. Group discussion could be beneficial in the development of online resources and the next step coach.

#### *Online Resources*

There is a need to provide resources at all stages of one's career, especially during the transitional phase into retirement. ESF has the opportunity to provide information that correlates to the stages before, during and well into retirement. One way to do this and reach the most number of emergency service workers is through creating an online system. This system could hold a variety of information that spans the many aspects of holistic wellbeing support. Some examples could include presenting information on financial education, mental health resources in retirement, pathways for sustained involvement in retirement, a forum to relay details about upcoming events or connection opportunities throughout the sector and a page that presents contact information for those looking for help. For the stage of life after stopping full time work, ESF can connect retirees with employment or volunteer opportunities, such as the Australian Red Cross, which can have a large benefit to both the worker and the organizations they

contribute to. Through this, ESF could help career workers understand they have skills translatable outside of the emergency services and can still contribute to the community in meaningful ways.

### *Next Step Coach*

Next step coaches have the ability and resources to help retiring members become more informed and prepared for life after full time work. These next step coaches could even have conversations with the operational worker they oversee at various trigger points in order to ensure the worker is gaining the information and access to resources at appropriate times in and after their career. ESF could be the driving factor behind running a functional pilot program, as it could be implemented on a sector wide level. ESF could identify people capable of serving in this role, and also help to develop framework for the position through informed conversations with workers from across the sector. From here, they could help to educate these managers on a variety of aspects of the retirement process. Next step coaches would need to be aware of the differences between agencies and be able to provide workers with resources to help them after they stop full time employment. Since workers should meet with their Next step coach throughout their working life, coaches should have a strong understanding of superannuation as well. There also could be a pathway where ESF can screen and potentially incorporate retired emergency service workers as next step coaches. Being able to share their knowledge and experiences would not only benefit the sector, but the retirees themselves.

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## APPENDIX B: IQP Schedule

Date	Name & Organisation	Description
12 March 2019	Siusan MacKenzie - ESF	Work began - team met with partner.
14 March 2019	Brett Burnham - Gallagher Bassett	Gallagher Bassett is the insurance provider for Victoria Police
14 March 2019	Dr. John Bates - BNHCRC/AFAC	Meeting to discuss preliminary landscape of TTR
14 March 2019	Ruth Williams - Melbourne University	Meeting with an expert in the field of an aging workforce
15 March 2019	Garry Cook - CFA	Phone interview with agency head
15 March 2019	Angela Ewing & Lisa Hughes - AV	Phone interview with agency head
15 March 2019	Rachel Hughes - ESTA	Phone interview with agency head
15 March 2019	Shane Leversha - MFB	Phone interview with agency head
15 March 2019	Amanda Smillie - Vic Pol	Phone interview with agency head
18 March 2019	Wayne Bishop - Activetics	Expert in the TTR field
18 March 2019	Margaret McCarthy - Red Cross	In person interview with support agency head
18 March 2019	Stuart - Council of Churches Emergency Ministry	In person interview with support agency head
18 March 2019	Nigel Taylor - Life Saving Victoria	In person interview with support agency head
19 March 2019	Scott Chapman - Royal Flying Doctors	In person interview with support agency head
19 March 2019	Elizabeth Wotherspoon - DELWP	Phone interview with agency head
20 March 2019	Katrina Bahen - SES	Phone interview with agency head
20 March 2019	Gabby Wolski - MFB	Phone interview with agency head
21 March 2019	David Daley & Christian Keung - ESSS	ESSS manages all the superannuation funds for Victorian Emergency Service Workers
25 March 2019	Tim Peck - Police Association	Discussed the Police Associations role in TTR
26 March 2019	ESF Alumni Breakfast	Presented a status update of our project
27 March 2019	Rod Herrase - MFB Retired Firefighter	Practiced Retiree Interview
27 March 2019	Dave Nicholson - MFB Retired Firefighter	Practiced Retiree Interview & Gained Retirement Guide
27 March 2019	Nicole Sadler - Phoenix Australia	Interview About Military Best Practices
27 March 2019	Charles Hewitt - Vic Pol	Phone Interview with agency head
29 March 2019	Employee Group - Current Ambulance	Discussion with Current Ambulance Looking Towards Retirement
29 March 2019	Pierina May - ESTA Employee	Current Worker Interview

29 March 2019	Stephen Walls - MFB Firefighter	Practiced Survey with Current Worker
1 April 2019	Greg Leach - MFB Firefighter	Current Worker Interview
2 April 2019	Mark Swiney - MFB Firefighter	Current Worker Interview
2 April 2019	John Howe - MFB Retiree	Interview with Retired Worker
2 April 2019	Colin Harris - MFB Retiree	Interview with Retired Worker
2 April 2019	Rod Gamble - MFB Retiree	Interview with Retired Worker
3 April 2019	Allan Roberts - Retired Firefighters Association	Interview with Retired Worker
3 April 2019	Robert Prideaux - CFA Retiree	Interview with Retired Worker
8 April 2019	Men's Shed Visit	Observation of the Organization
9 April 2019	Employee Group - CFA Current Firefighters	Discussion with Current Workers
11 April 2019	Laurie Lavelle - Past ESF CEO	Friendly Conversation
11 April 2019	Kevin Loomes - Retired	Interview with Retired Worker
12 April 2019	Neil Bibby - ESF Chairman	Friendly Conversation
17 April 2019	Masterclass - AFAC	Attended Event for ESW for TTR
29 April 2019	Final Presentation	Presentation of Findings

## **APPENDIX C: Introduction & Preface to Interviews and Surveys**

### *Interviews:*

We are four students from an American university near Boston who are working in Melbourne on a study abroad project. Over our two months here, we are partnering with the Emergency Services Foundation as they shift focus to supporting mental health and wellbeing of workers in the emergency services sector. This shift is in response to recent data collected by Beyond Blue highlighting the importance of mental health support for emergency service workers. This support is especially critical during retirement as mental health issues rise due to changing lifestyles. For this reason, our team's focus is to recommend best practice support for workers as they transition from the workforce to retirement. We are conducting interviews and surveys with agencies across the sector. These will help us understand the current landscape of programming offered and what support ESF can provide during this transition. We greatly appreciate your participation and assistance.

All the following questions are optional and there is no requirement to respond. Your answers will be kept anonymous and no personal data will be recorded or shared. Is it alright if we audio record this conversation?

### *Surveys:*

[Organization] is participating in a project run by the Emergency Services Foundation (ESF) to understand what can be done to best support people when they retire from paid Victorian emergency services employment. All Victorian emergency services agencies are participating.

The purpose of this survey is for sworn members, who are currently considering and planning for their retirement, to share their thoughts on the topic. This survey is confidential and anonymous. If you feel uncomfortable responding at any time, feel free to exit the survey. This survey will take no more than 10 minutes to complete.

## APPENDIX D: Agency Representative Interview Questions

1. What does the phrase “transition to retirement” mean to you as an organizational leader? Do you think that definition is shared across the organization?
  - a. Why do you think it is important to assist your workers into the next stage of their life?
2. What is the average age of your workforce? What age do people retire in your organization? Why do most people stop working?
3. Is there a prevalence of individuals who use workers’ compensation as an exit strategy?
4. What programs do you offer for workers as they prepare and transition to retirement?
  - a. Who is eligible?
  - b. Timing: When does the program start, end? If there are multiple parts, how are they sequenced? Are any general programs still available to retirees?
  - c. Is there a large participation of workers?
  - d. Start general, then probe into specific areas of wellness
  - e. Does the program offer financial support? When does it start?
  - f. \*If the organization works with volunteers\* Do volunteers have access to these programs?
5. Have you thought about how retired workers can contribute to the organization?
  - a. Can they contribute to training of new workers’/talent management?
  - b. How can they use their skills to maintain a sense of purpose?
  - c. Mentor program?
6. Is there any programming that incorporates or is targeted to family members? Do you believe an employer has a role with family members?
7. What do you offer in terms of flexible work for people as they transition to retirement?
  - a. If they do, when are the workers eligible?
8. How do you promote these programs?
9. How do you evaluate the success of these programs?
10. What types of programming seem to be the most effective? (Seminars, trainings, etc.)
11. What do you think is most important/helpful to your staff as they reach transition to retirement?
12. In general, do you think workers feel comfortable using the services you provide?
13. How are the programs funded? How much do they cost? Are programs adequately funded?
14. In an ideal world, what support would you offer if funding and resources were not an issue?
15. Do you see any benefit to a sector wide approach for transition to retirement? What aspects of programming could be incorporated sector wide? (Financial, Emotional, etc.)

## **APPENDIX E: Current Worker Interview Questions**

1. What do you enjoy most about this stage of life?
2. What will you miss the most about this line of work?
3. What will determine when you retire?
4. Do you have goals for retirement?
5. What are you looking forward to in retirement?
6. What challenges do you see in retirement?
7. Are you aware of any programs offered by your organization to help you prepare for retirement from the job?
  - a. Have you participated?
  - b. Tell us about the programs.
  - c. What domains does this support encompass?
  - d. Do you see value in the current support/programs offered?
  - e. How do they promote this support/programs?
8. What do you think the biggest needs to be addressed are in transitioning to retirement?
  - a. What type of programs do you anticipate will benefit you the best?
9. Moving into retirement, what is most important for you to be mentally healthy?
10. Have you thought about how your relationships with your partners, family and friends will be affected when you retire? How do you perceive it will change?
  - a. Would it be beneficial to involve family in transition to retirement programs?
  - b. Have you had discussions with partner or family about retirement?
11. Will you keep in contact with any colleagues after you retired?
  - a. How will you sustain contact?
12. If you have been in contact with retired colleagues, what are their experiences?
  - a. Have they experienced mental health issues?
13. Outside of your career in the emergency services sector, what else are you involved in?
  - a. What sort of thought have you put into your time after retirement?
  - b. i.e. second job, hobbies or interests
14. Would you like stay involved in some capacity in the emergency services? If so, would you be willing to connect with colleagues of similar interests throughout the sector?

## **APPENDIX F: Retired Worker Interview Questions**

1. What have you enjoyed most about retirement?
2. What determined when you retired?
3. Has your retirement gone as you expected?
4. If you had goals for retirement, what have you been doing to meet them?
5. What challenges have you experienced in retirement?
  - a. What have you missed most about not working for your former organization?
6. Were you aware of any programs offered by your organization to help you prepare for retirement from the job?
  - a. Did you participate?
  - b. Tell us about your experience with the programs?
  - c. Were they useful?
  - d. What domains did this support encompass?
  - e. Do you see value in the current support/programs offered?
  - f. How did they promote this support/programs?
7. What did you wish you knew before retirement?
  - a. In retrospect, what would you have done differently?
8. What do you think the biggest needs to be addressed are in the transition to retirement?
  - a. Did you receive such support?
9. What tips would you offer new retirees about maintaining mental health and wellbeing?
10. Has your retirement impacted your relationships with your partners, family and friends?  
How?
  - a. Would it have been beneficial to involve family in transition to retirement programs?
  - b. Did you have conversations with your family/partner about retirement?
11. Do you keep in contact with any colleagues who have also retired?
  - a. How do you sustain contact?
  - b. What are their experiences?
  - c. Have they experienced mental health issues?

## APPENDIX G: Example Survey Questions

This written survey was given to current Ambulance Victoria workers during a group discussion. Similar surveys were sent out through the Google platform for firefighters as well as the VicPol platform for police members.

1. What is your current age?

\_\_\_\_\_

2. What is your marital status?

- Married
- Divorced
- Single
- Other:

3. What is your gender?

- Female
- Male
- Prefer Not to Say
- Other

*The section below is a series of statements to be ranked on the scale strongly agree to strongly disagree.*

1. I am looking forward to retirement.

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

2. I have set clear goals for my life after stopping full time work.

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

3. I have a range of interests outside of my emergency services work.

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

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

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

5. I expect to find retirement challenging.

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

6. My organisation is providing support to help me prepare financially for life after full time work.

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

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

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

8. I wish I had started to plan for retirement earlier.

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

9. It would be useful to have conversations with retired emergency service workers to understand what to expect in retirement.

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

10. I am aware of the Transitional Toolkit offered by AV.

- Agree
- Disagree

11. The Transitional Toolkit offered by AV has positively impacted my preparation for retirement.

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree
- N/A

12. I have utilized/plan on utilizing flexible work hours as I prepare to transition to retirement.

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

13. I attended/plan to attend financial seminars facilitated by AV.

- Agree
- Disagree

14. Financial seminars facilitated by AV have provided me with valuable information.

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree
- N/A

15. I plan on being involved in the Retired Peer Support Group.

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

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

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree



17. I expect retirement will have a positive impact on my relationships with family and friends.

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

18. I am comfortable using the resources provided by my employer to help me plan for retirement.

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

19. I would prefer to receive information about retirement and wellbeing from sources outside of my organisation.

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

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

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

21. I would like to maintain connection with AV after I stop full time work.

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

22. I would enjoy organised social connection with other emergency service workers after stopping full-time work.

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

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

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

*A person's overall wellbeing is comprised of multiple areas. Rank these areas (1-5) in order of their importance to you in retirement.*

	Physical Wellbeing	Financial Resources	Sense of Purpose	Social Engagement	Mental Health
5 (Highest Priority)					
4					
3					
2					
1 (Lowest Priority)					

**APPENDIX H: Survey Respondent Demographic Information**

<b>Age</b>	<b>Police (%)</b>	<b>Ambulance (%)</b>	<b>Fire(%)</b>
48	<b>0.4</b>	<b>0</b>	<b>0</b>
49	<b>0</b>	<b>0</b>	<b>0</b>
50	<b>0</b>	<b>0</b>	<b>14.3</b>
51	<b>0</b>	<b>0</b>	<b>0</b>
52	<b>0</b>	<b>0</b>	<b>0</b>
53	<b>0</b>	<b>0</b>	<b>0</b>
54	<b>0</b>	<b>10.0</b>	<b>28.6</b>
55	<b>16.9</b>	<b>0</b>	<b>14.3</b>
56	<b>21.1</b>	<b>20.0</b>	<b>0</b>
57	<b>23.4</b>	<b>10.0</b>	<b>14.3</b>
58	<b>19.9</b>	<b>10.0</b>	<b>0</b>
59	<b>15.7</b>	<b>0</b>	<b>0</b>
60	<b>2.7</b>	<b>10.0</b>	<b>0</b>
61	<b>0</b>	<b>0</b>	<b>0</b>
62	<b>0</b>	<b>0</b>	<b>0</b>
63	<b>0</b>	<b>0</b>	<b>14.3</b>
64	<b>0</b>	<b>10.0</b>	<b>14.3</b>
65	<b>0</b>	<b>10.0</b>	<b>0</b>
66	<b>0</b>	<b>0</b>	<b>0</b>
67	<b>0</b>	<b>10.0</b>	<b>0</b>

<b>Gender</b>	<b>Police (%)</b>	<b>Ambulance (%)</b>	<b>Fire(%)</b>
Female	<b>15.9</b>	<b>10.0</b>	<b>0</b>
Male	<b>83.3</b>	<b>90.0</b>	<b>100</b>
Other	<b>0.8</b>	<b>0</b>	<b>0</b>

<b>Marital Status</b>	<b>Police (%)</b>	<b>Ambulance (%)</b>	<b>Fire(%)</b>
Married	<b>78.2</b>	<b>80</b>	<b>14.2</b>
Divorced	<b>8.9</b>	<b>0</b>	<b>28.6</b>

Single	5.7	0	28.6
Other	7.2	20	28.6

## APPENDIX I: Key Findings from Experts

Experts	Key Findings
1	Trust is a big issue within some organizations.
	Leadership outreach and follow-up is poor.
	People use workers comp. as an exit strategy because they are poorly educated on their superannuation.
2	Need for multi-pronged approach to transition to retirement
	Ask workers what they need
	The workforce is getting older
	Good TTR programs make employers a destination of choice and helps with knowledge retention
3	Need to start saving right away because the super compounds on itself.
	Can transition to a part time role with a comparable salary without impact but cannot downgrade.
	Group run sessions between police, ambulance and fire have been successful
	\$250,000 average super for a retired male and \$160,000 for females, compared to a potential \$750,000
4	Detailed four key areas ranging from pre-contemplation to long term pathways
	Organizational benefits to well-run TTR: maintaining knowledge
	Importance of concrete imagining and planning of life and finances into retirement, budget and desired lifestyle
5	Awareness of culture change between ES organizations to volunteer ones, "hero-culture," less structure
	Getting people to think about interests and hobbies outside of work so that work doesn't become identity
	Importance of educating youth about resilience and disaster prevention

## APPENDIX J: Key Findings from Agency Representatives

Agencies	Key Findings
1	Financial, psychological and relationship counseling - possible areas for sector wide support
	Workers may not think about financial planning due to other aspects of life seeming more important at the time
	Estimated 60% of workers would utilize resources, others prefer to source privately
	Support should be offered and available all the time; it should not have to be asked for
2	TTR (especially for firefighters) is more difficult than other professions due to social relationship based shifts
	Importance of a dignified sendoff that validates the worker's contributions. Might give a symbolic gift, i.e. badge
	Relations between the sector would bring better understanding, appreciation and knowledge sharing
	Negotiation with industrial partners (unions) is difficult for TTR programs
3	Drastic change between the 0-100 lifestyle of ESW and then life in retirement
	Difficult to provide transition to reduced hours due to unions, superannuation and rosters/safety (same group stays together)
	Need to "unpack the suitcase" to ensure the workers look forward to the rest of their life - people may not realize they need help
	Family Programming: Important to inform family on workers needs and how to handle difficult situations (difficult with many different family dynamics)
4	Workers may retire at a later age due to the inability to financially support themselves
	Distinction of the needs of workers in rural areas and those living in the city
	Skills matching is important for some organizations that accept volunteers after retirement
5	Operational staff may transition into a different role or career rather than sustaining their blue collar career until retirement
	Difficulties with mentor program: many are unwell when they leave, might be arrogance from younger workers, don't want to circulate old culture
	Reaching family members can be challenging but they are important to include in TTR
6	Has capabilities to offer flex-hours and these are effective
	Best way to reach workers is through team leaders as each team is considered a family

	Has capabilities to offer flex-hours and these are effective
	Best way to reach workers is through team leaders as each team is considered a family
	Importance of prevention before mental health becomes an issue
7	Need to understand what superannuation is and what their benefits could be
	Don't feel like they have enough conversations with people about retirement
	Peer support is fundamental due to the hazardous work of the emergency services
	At 45 years old Australians are considered mature workers and should be heavily starting the retirement contemplation stage

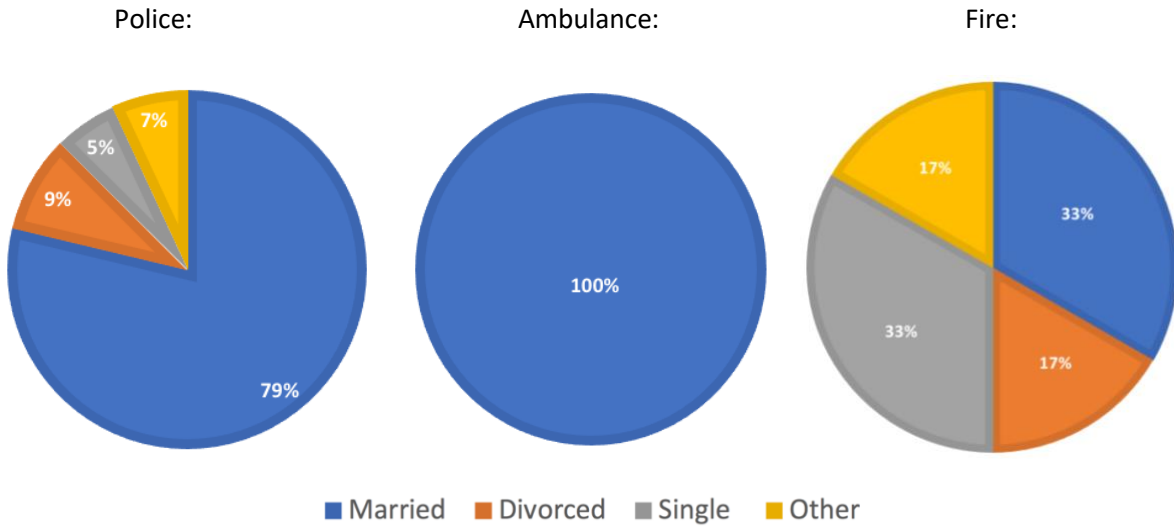
## APPENDIX K: Key Findings from Supporting Agencies

Support Agencies	Key Findings
1	"Morning tea is the most important part of the day" : social connections in retirement
	Need at least 10 areas or pathways into retirement for different interests & values
	Loss of influence can be difficult to cope with
2	There is a risk of volunteering being seen as a low level activity, can't make the transition a step down from their previous careers
	Excitement and stimulation of training and learning for a new position
	Need to finding another sense of identity before losing the one they had when they had a paying career
3	Values/reward is the most important thing, comes before skills matching
	For most, having a purpose benefits health and wellbeing
	Important for organizations to follow up with retirees and keep them feeling valued and remembered
4	A sector wide initiative to TTR could be difficult for some organizations due to varied worker demographics
	Culture could be an issue; organizations do not want people who are just there to stay it out, they should want to help
	Skill set is important for some future volunteerism after retirement

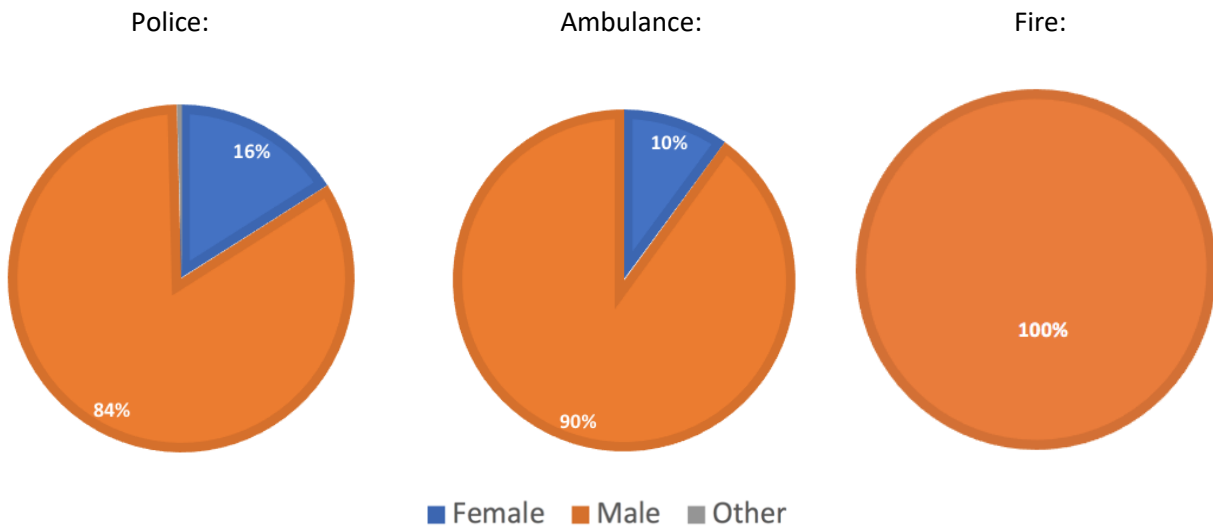


## APPENDIX L: Complete Survey Data

### Marital Status:

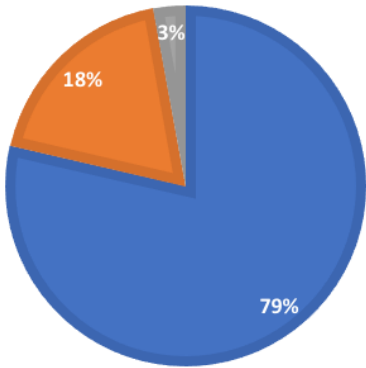


### Gender:

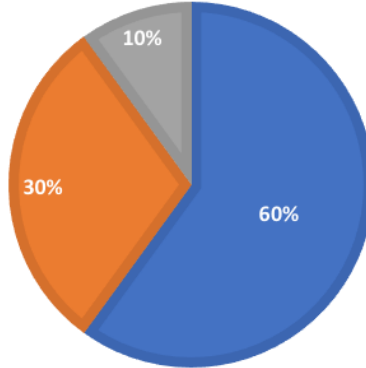


**I am looking forward to retirement:**

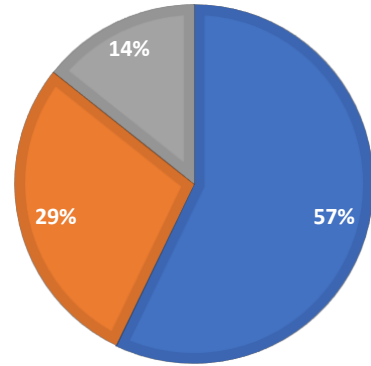
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Ambulance:



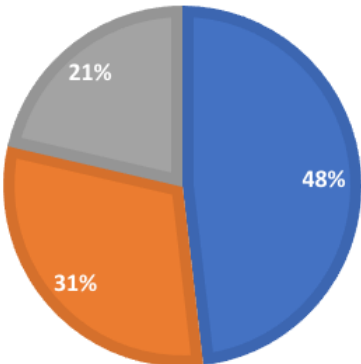
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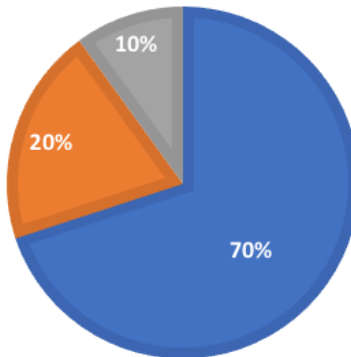
■ Strongly Agree/Agree   ■ Neutral   ■ Strongly Disagree/Disagree

**I have set clear goals for my life after stopping full time work:**

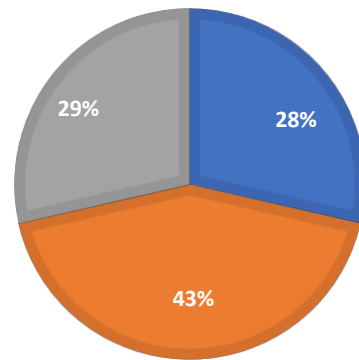
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Ambulance:



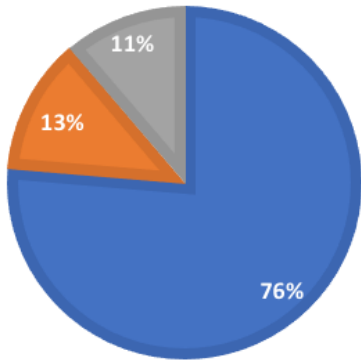
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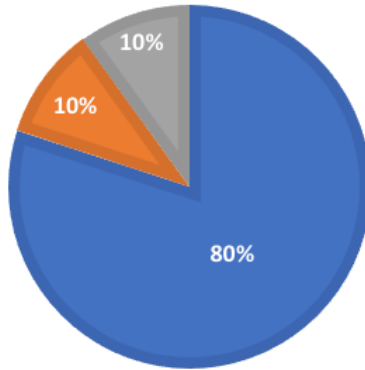
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**I have a range of interests outside of my emergency services work:**

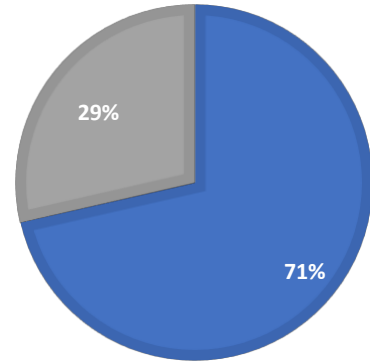
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Ambulance:



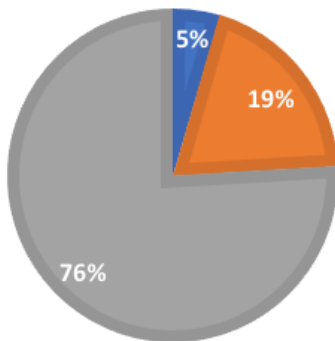
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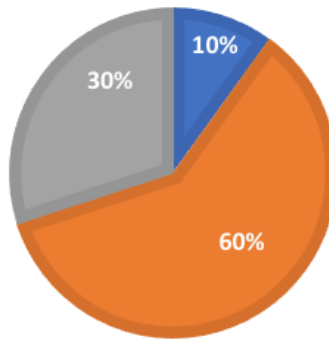
■ Strongly Agree/Agree   ■ Neutral   ■ Strongly Disagree/Disagree

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

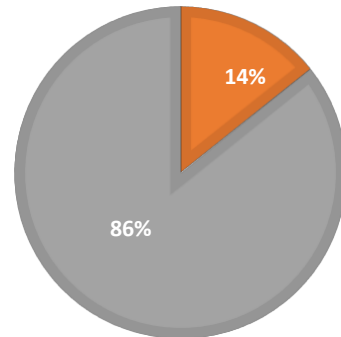
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Ambulance:



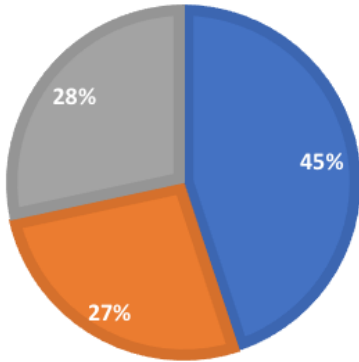
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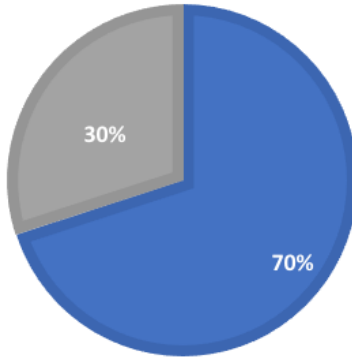
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**I expect to find retirement challenging:**

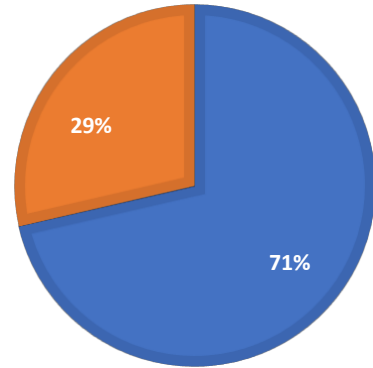
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Ambulance:



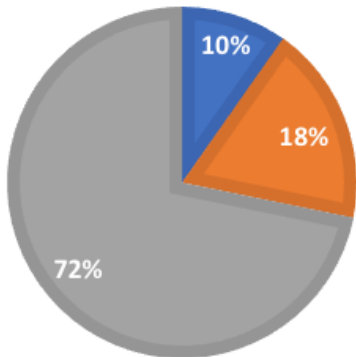
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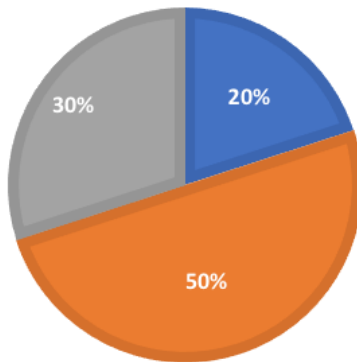
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**My organization is providing support to help prepare financially for life after full time work:**

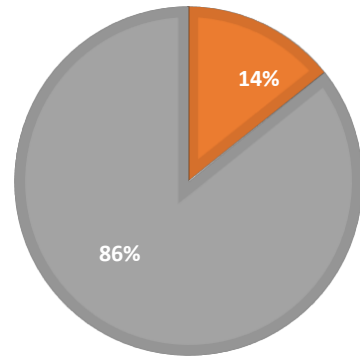
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Ambulance:

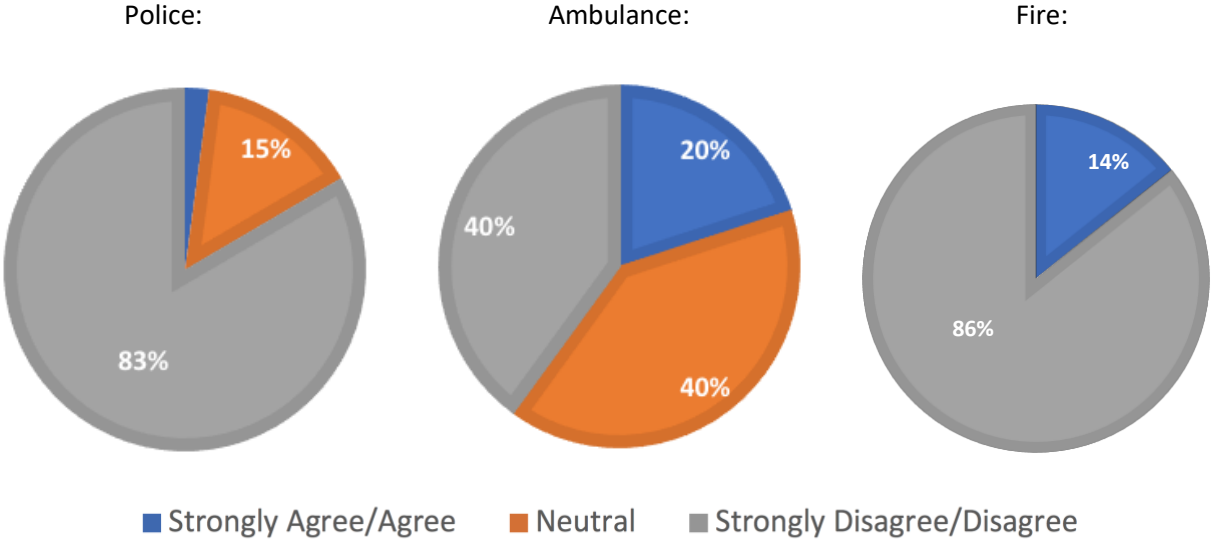


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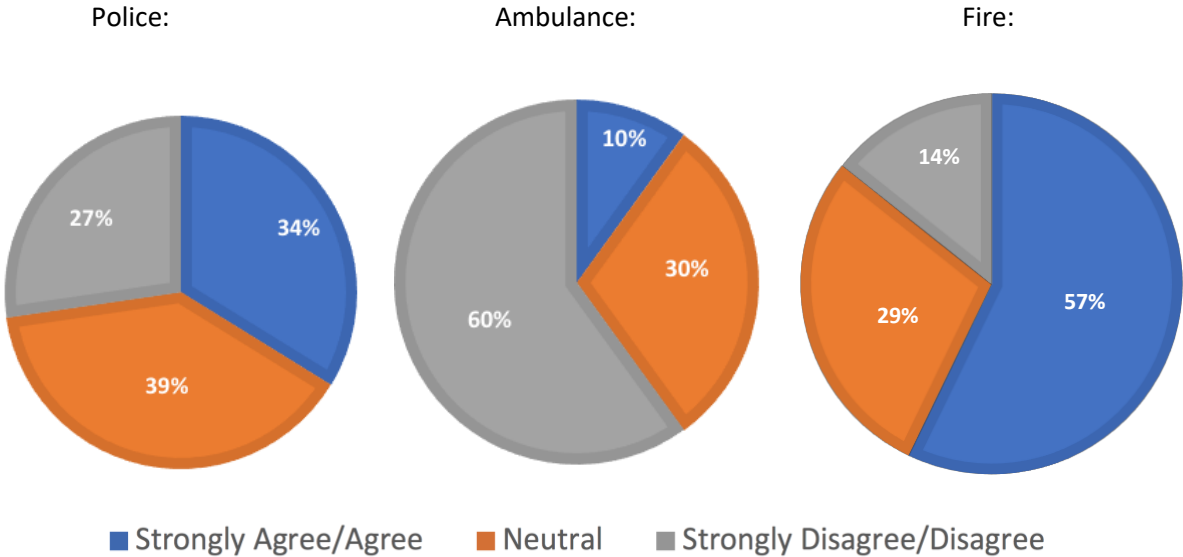


■ Strongly Agree/Agree   ■ Neutral   ■ Strongly Disagree/Disagree

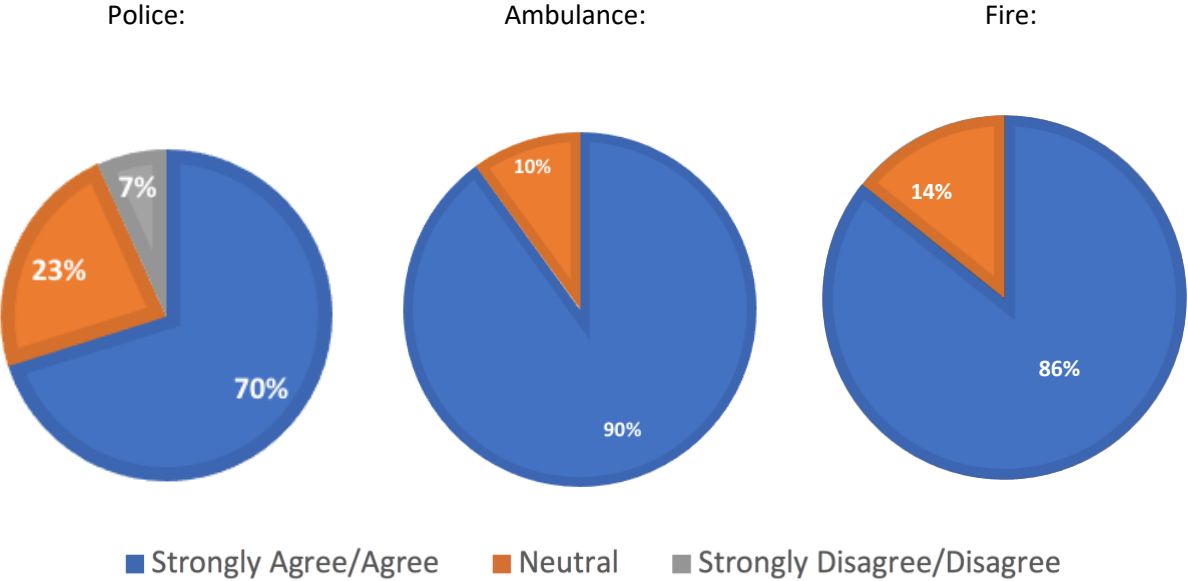
**My organisation is providing support to help me prepare in non-financial domains for life after full time work:**



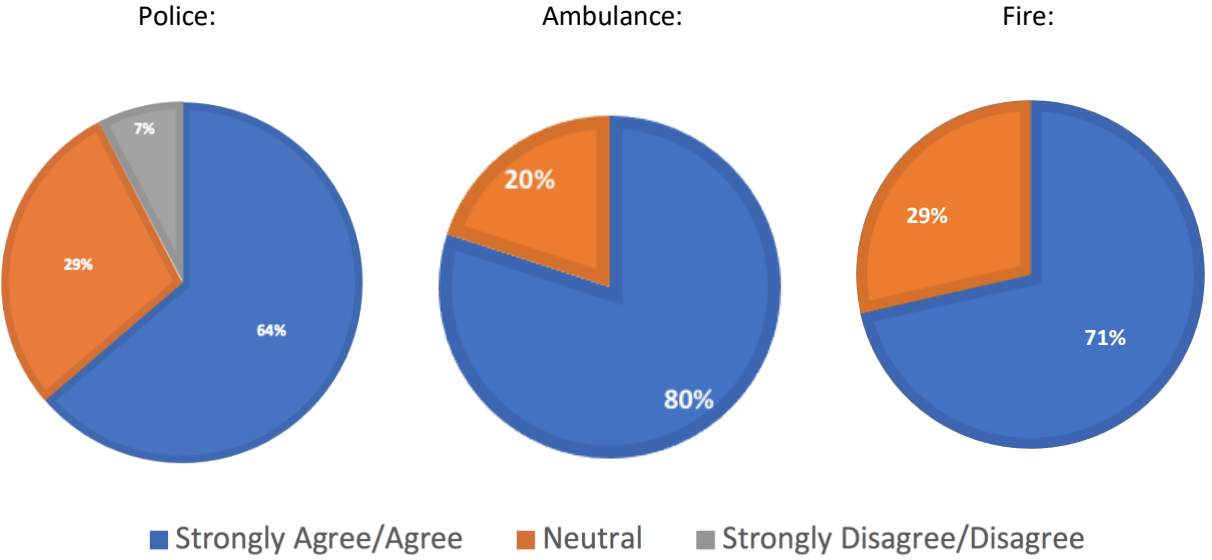
**I wish I had started to plan for retirement earlier:**



**It would be useful to have conversations with retired emergency service workers to understand what to expect in retirement:**

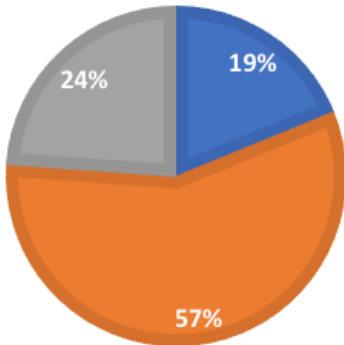


**It would be useful if my organization included my family/partner in retirement planning:**

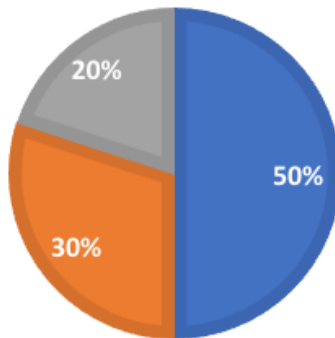


**I am comfortable using the resources provided by my employer to help me plan for retirement:**

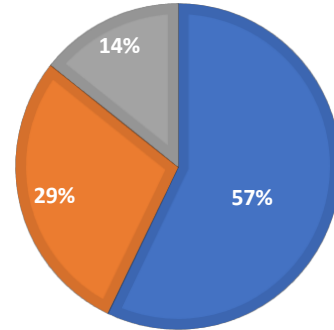
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Ambulance:



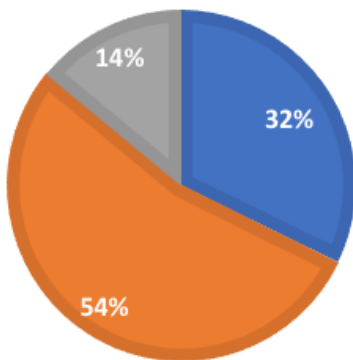
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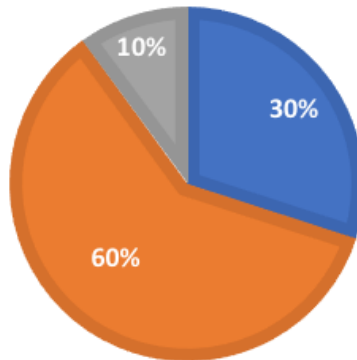
■ Strongly Agree/Agree   ■ Neutral   ■ Strongly Disagree/Disagree

**I would prefer to receive information about retirement and wellbeing from sources outside of my organisation:**

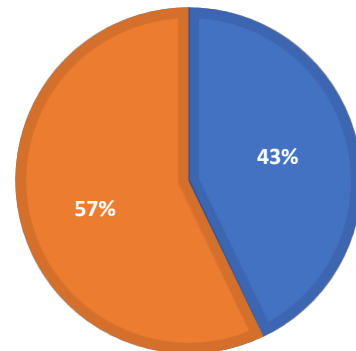
Police:



Ambulance:



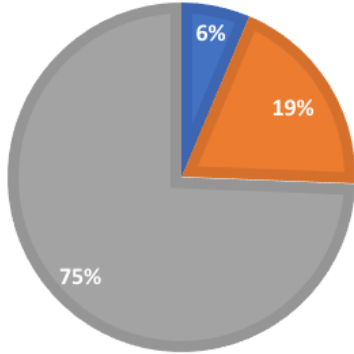
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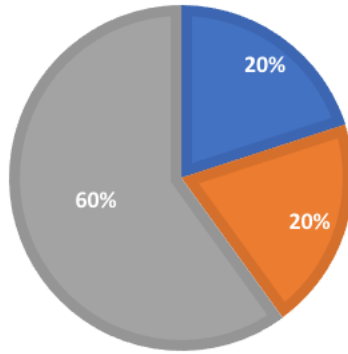
■ Strongly Agree/Agree   ■ Neutral   ■ Strongly Disagree/Disagree

**I feel my employer is concerned about my wellbeing after retirement:**

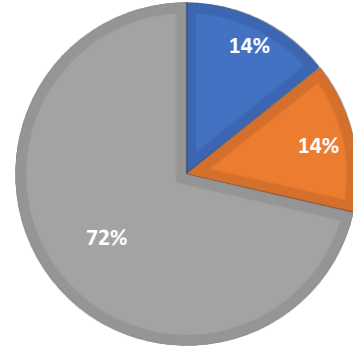
Police:



Ambulance:



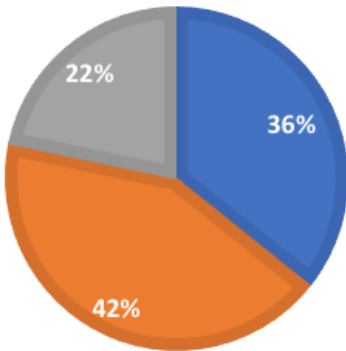
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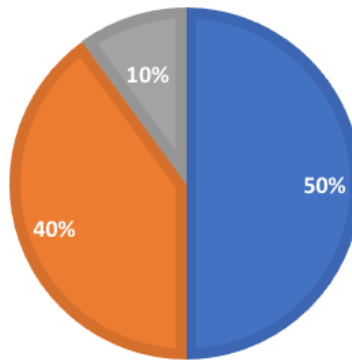
■ Strongly Agree/Agree   ■ Neutral   ■ Strongly Disagree/Disagree

**I would like to maintain connection with my organisation after I stop full time work:**

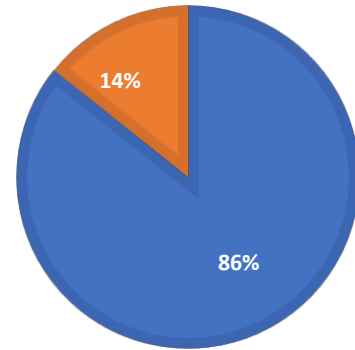
Police:



Ambulance:



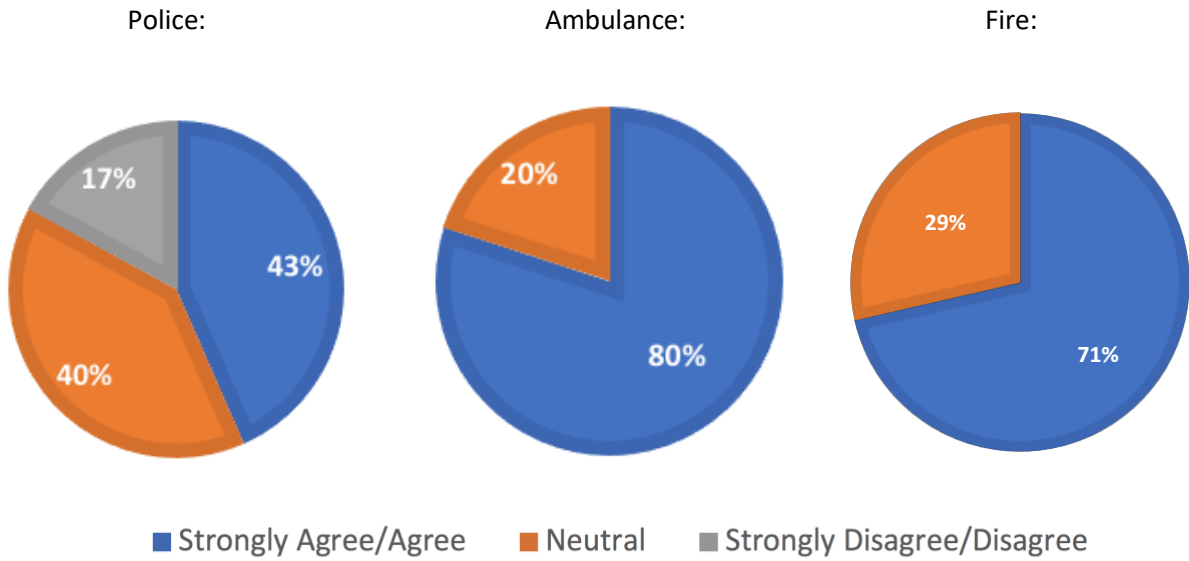
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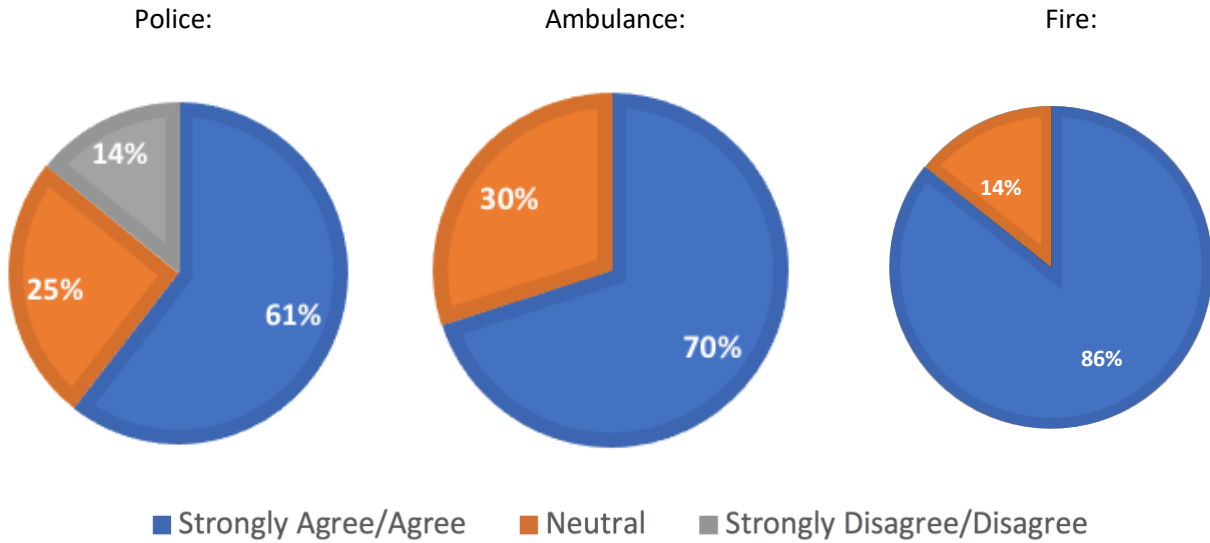
■ Strongly Agree/Agree   ■ Neutral   ■ Strongly Disagree/Disagree



**I would enjoy organised social connection with other emergency service workers after stopping full-time work:**

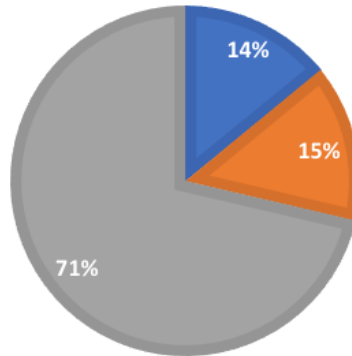


**If the right opportunity became available, I would like to somehow contribute to the emergency services sector after retirement:**



**I am familiar with the contents of the VicPol career transition guide:**

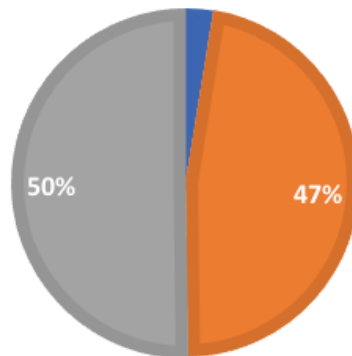
(POLICE ONLY)



■ Strongly Agree/Agree   ■ Neutral   ■ Strongly Disagree/Disagree

**The VicPol career transition guide has positively impacted my preparation for retirement:**

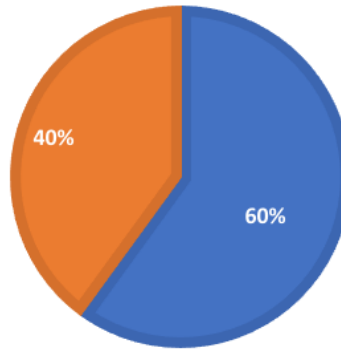
(POLICE ONLY)



■ Strongly Agree/Agree   ■ Neutral   ■ Strongly Disagree/Disagree

**I am aware of the transitional toolkit offered by AV:**

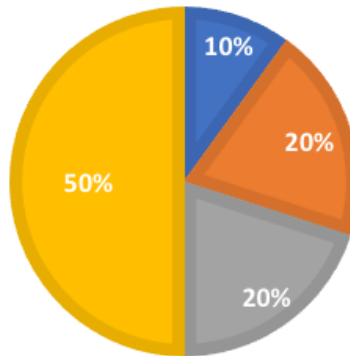
(AMBULANCE ONLY)



■ Agree ■ Disagree

**The transitional toolkit offered by AV has positively impacted my preparation for retirement:**

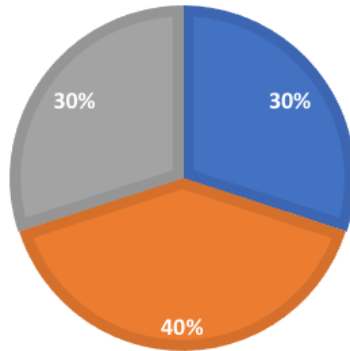
(AMBULANCE ONLY)



■ Strongly Agree/Agree ■ Neutral ■ Strongly Disagree/Disagree ■ N/A

**I have utilized/plan on utilizing flexible work hours as I prepare to transition to retirement:**

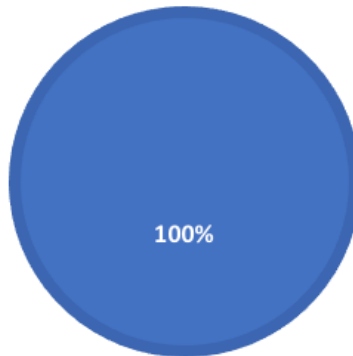
(AMBULANCE ONLY)



■ Strongly Agree/Agree   ■ Neutral   ■ Strongly Disagree/Disagree

**I attended/plan to attend financial seminars facilitated by AV:**

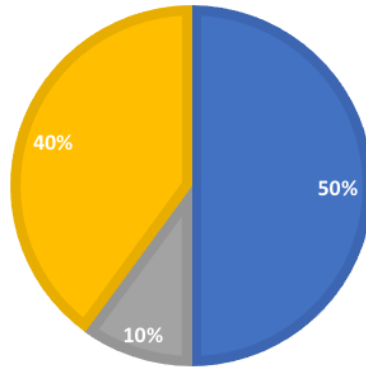
(AMBULANCE ONLY)



■ Agree   ■ Disagree

**Financial seminars facilitated by AV have provided me with valuable information:**

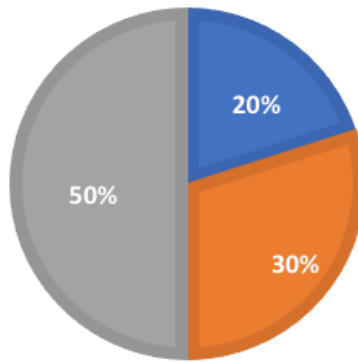
**(AMBULANCE ONLY)**



■ Strongly Agree/Agree   ■ Neutral   ■ Strongly Disagree/Disagree   ■ N/A

**I plan on being involved in the retired peer support group:**

**(AMBULANCE ONLY)**



■ Strongly Agree/Agree   ■ Neutral   ■ Strongly Disagree/Disagree