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**Preparing for Life After a Police Career**

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## **ABSTRACT**

While surviving the political and physical dangers that police officers encounter during the span of a career, many officers look forward to retirement until that time actually arrives. Police officers nearing retirement have a number of challenges to overcome in order to truly enjoy their life after policing. In order to overcome these challenges, officers need to be informed of them early in their career. Once informed, officers and their agencies can begin planning strategies for overcoming these issues.

Some issues that officers facing retirement may encounter are known and predictable. Officers can expect to encounter a feeling of loss. This includes loss of identity once they turn in the active duty badge in addition to the loss of comradery and status (Perin, 2015). Officers can also expect to face some significant health issues (both mental and physical) related to the years of stress and shift work (Wirtz & Nachreiner, 2012). In addition to these challenges many officers are not financially prepared to actually retire, due in large part to the relatively early retirement ages that are afforded to them.

Since these issues are known and can be anticipated, agencies have a responsibility to prepare their officers for their eventual retirement. In order to meet this responsibility, agencies should establish robust career long retirement planning for their officers. These plans should encompass physical and mental wellness, financial planning, and pre-retirement activity options. This approach will benefit the agencies, their officers, and their communities by fielding healthy well rounded individuals, who are optimistic about their future.

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## INTRODUCTION

Police officers face some unique challenges and opportunities as they make a transition from an active role in serving the public safety needs of their communities to retirement (Violenti, 1992). It would be beneficial for police agencies to acknowledge these challenges and make young officers aware of them. By preparing their officers for some of these challenges and opportunities, agencies can provide more well-rounded officers to their communities and make significant strides to better ensure their officers are prepared for life after police work.

A significant challenge that many retiring police officers face is the loss of their identity as a police officer, which goes hand in hand with the perceived loss of friends and comradery. Perhaps the most troubling challenge that officers drawing closer to retirement face are potential health issues related to the cumulative stresses of the job. Still another challenge and unique opportunity that retiring officers face that is they have the potential to retire earlier than most professions.

Many police officers begin to identify themselves by their profession early in their career. It is common to hear a police officer respond "I am a cop" when asked what they do for a living. This statement is no longer true as soon as the officer is no longer part of the agency. Since the statement is no longer true, the retired officer has lost their ability to define who they are. Due to the nature of police work, police officers often form bonds of friendship with their co-workers. Once the retired officer is no longer part of the daily operations and conversations within their former agency a feeling of isolation can begin to set in.

It is commonly accepted that law enforcement officers operate in a stressful environment. Police officers face daily stressors due to their frequent interactions with the public, in often less than favorable moments. In addition to the daily stress of being responsible for settling disputes, from the very minor variety to the extremely complicated, police officers are asked to solve in a short period of time, officers are often the first people to arrive at traumatic injury and death scenes. Another form of stress that police officers face is the potential for injury or death, whether from an accident while driving, or an intentional attack. Shift work, intra-agency politics, and public scrutiny are other stressors that police officers deal with throughout their careers. These stresses often manifest themselves in police officers developing poor coping habits and long term health considerations (Brandl & Smith, 2012).

Police officers have the ability to retire at younger ages than most of the working public. While there are many different retirement requirements for agencies across the country, many law enforcement agencies (LEAs) allow their officers to retire at 20 years of service, regardless of age. In other agencies there is an age and years of service requirement, for Texas State Peace Officers, that age and years of service requirement is 80, for example. This means that if an officer started at 21 years old, the youngest an officer can be licensed in Texas, and retired at their first eligible date to retire they would be somewhere between 41 and 55 years of age. Retiring at this age presents some challenges of their own, namely retirees are too young to begin collecting social security or to qualify for Medicare or Medicaid. Another consideration that officers who retire this young may need to consider is how to balance their time and retirement benefits to

make the most of this time. Some retirees have found that they do not have enough money to enjoy the amount of free time they now have to fill.

When considering the challenges that retiring police officers face a strategic plan and resources to enact that plan is necessary. As retirement is the ultimate long term goal of a number of police officers, and LEAs have a vested interest in ensuring that they are fielding a healthy, well rounded, stable officer. Law enforcement agencies (LEA) should implement career long retirement planning and preparation for their personnel.

## **POSITION**

Police officers often have a difficult time transitioning to life after police work due to identity loss and loss of a second “family”. Officers who have spent a significant portion of their lives working in the law enforcement field find that police work and LEAs have developed their own subcultures, which are very different from other occupations in several distinct ways (Caudill & Peak, 2009). Officers are granted the lawful authority to use force to ensure that their lawful objectives are carried out, in short they are taught, expected, and become accustomed to being in a position of authority (Brandl & Smith, 2012). Police officers are taught from the first time they step foot in academy that they should watch out for one another as there is always a threat of injury or death, this often breeds a strong sense of family and “brotherhood” between officers in an agency (Brandl & Smith, 2012).

Another factor that retiring officers need to come to grips with is that they will be giving up the trappings that have provided them with a certain amount of status within the community; access to tools, equipment, information, and specialized skill sets that

most civilians do not have (Caudill & Peak, 2009). Retired officers will no longer have their fingers on the pulse of the community, they will be giving up their access to confidential information that police are often privy to. In addition to no longer having access to Be On the Look Out (BOLO) bulletins retirees will no longer be “in the know” when their neighbor or spouse asks why the apartment complex or shopping center was blocked off with crime scene tape (McCormick, 2003).

Other trappings of the profession that retirees must give up are the uniform, radio, and the most iconic symbol of an officer’s identity the badge. According to Dr. John Violenti (1992), in his piece *Police Retirement: The Impact of Change*, one officer described giving up his badge as “losing a part of my soul.” In the paper titled *Life after Duty* by Michelle Perin (2015), she indicates that a number of police officers admitted they had difficulty taking off the “police hat” in their new careers. She mentions another recent retiree who expressed frustration that he had to ask an employee of his to run a license plate, a function he could no longer perform since his retirement. The examples provided by Perin are examples are representative of what a retired officer can expect to lose with respect to losses of comradery and sense of identity.

For officers facing retirement losing a single aspect of their career could present problems. For example, no longer being in position to resolve community problems from their position of authority could be difficult to handle, in and of itself. No longer being seen as sources of and recipients of important information about their community, alone be another area retiring officers would find difficult. When these factors are combined with the loss of their informal family it is no wonder that officers can experience a feeling of isolation and identity loss (McCormick, 2003).

In addition to the stresses due to loss of identity, status, culture, and the comradery of their police family, retiring police officers may have a whole host of medical and psychological issues to resolve, as a result of their public safety careers. Over the course of an entire law enforcement career officers can expect to work a variety of different shifts, often rotating from days to nights, or evenings. A study showed a correlation between years of shift work and its impact on the fitness for duty levels of officers, specifically with regard to metabolic health issues. This study showed that there was an exponentially higher risk for officers who do shift work between 20 and 22 years (Wirtz & Nachreiner, 2012). The study showed that officers who work shift work past the 20 year mark, regardless of age had a much higher instance of health issues, both cardiovascular and gastrointestinal than those who work a “normal” schedule (Wirtz & Nachreiner, 2012). In his research paper entitled *Health Performance and Age Restriction Policies in Policing* Dr. Joseph E Pascarella noted a 1998 study of 2,593 male police officers, conducted by Violanti, Vena, and Petralia. The study, which took place over a 40 year period “found that police officers suffer from increased risks of malignant neoplasms, bladder cancer, leukaemia, heart disease, colon cancer and cirrhosis of the liver” (p. 16).

It is largely taken for granted that police officers may be the victims of primary criminal victimization, namely they are aware of the potential to be attacked for doing their jobs. A much less discussed topic is that police officers are especially susceptible to the symptoms of secondary victimization. Secondary victimization is the emotional cost of witnessing the aftermath of violent crime or trying to support the victims of violent crimes (MacLeod & Paton). These types of victimization can have a lasting impact on



an officer's emotional state and may result in psychological trauma (Macleod, Paton, Violenti, 1999 & MacLeod, Carson, Prescott, 1996). When combining the secondary victimization stressors with the real danger of personal injury and death and the stressors of daily confrontation an officer can expect some level of trauma related issues. These issues may manifest themselves as alcohol abuse, depression, and stress related illnesses (Price, 2017). These stress related illnesses may present as an increase in weight, cardiovascular disease, a higher risk of diabetes, which may all lead to death at younger ages (Kirshman, Fay, Kamena & A.A., 2014, Joseph et al., 2009; Toch, 2002; Violanti et al., 2006).

Often a primary concern for officers nearing retirement eligibility is the financial impact of a fixed income, which is exacerbated by the number of years and relatively younger ages. A 1987 study of over seven hundred retired police officers. The average age of retirement for these officers was fifty five years old (Raub, 1987). Early retirement is often possible for police officers who are in their early fifties and have reached a twenty year retirement investment (Gantert, 2015). When officers retire at these relatively early ages they often face financial issues. In fact, in his 2013 article for Police Magazine, Dean Scoville stated "The National Institute of Justice lists personal financial problems as a risk factor for fatigue and stress in cops, and the National Institute of Mental Health cites financial problems as a potential catalyst for the onset of depression" (pg. 4). Retiring police personnel are often faced with the potential for lengthy retirements due to their relatively young retirement eligibility.

There is a considerable range of retirement ages for prospective retirees in the private sector. These ages are largely dependent on the financial planning of the

individual and the potential for collecting social security (Anspach, 2018), however retirees planning on social security benefits to supplement their retirement their ages cannot begin collecting checks until they have reached a minimum age of sixty six, barring injury or other mitigating factor (Anspach, 2018). Often this means that the actual full retirement age is sixty six, with an expected retirement length of 18 years (Anspach, 2018). The contrast between police officers and non-sworn private sector employees reveals an approximate 10-15 year average length of retirement.

## **COUNTER ARGUMENTS**

A barrier to requiring LEAs to create and enact all-encompassing policies that would address the physical, mental, and social issues that retiring officers can expect to face is money. Spending on police services is not an inexpensive endeavor, and has become increasingly more expensive. In the years between 1982 and 2006 the amount that local governments have spent on police has increased four-fold. Since 2006 the average local government budget for police has increased by 8.6% annually (Gason, Foglesong, 2010). With the rapid rises in the costs associated with providing police services it is not surprising that some local governments have had to make significant sacrifices to close budgetary shortfalls. Some local governments have made been forced to make cuts to retirement benefits, layoffs of personnel, institute hiring freezes, and officers have taken voluntary pay cuts in order to maintain staffing levels (Gason, Foglesong, 2010).

In her report, *Mandates Draining Police Budgets*, Amanda Pinto (2009) states that unfunded training mandates have a significant impact on police budgets. She states that training has a two factor cost, the cost of the training and the cost of overtime to

cover the officers who are off the street. One chief she interviewed, Joseph Faughnan is quoted as saying “It’s the unfunded mandates that kill us”. With the rising cost for fielding a police department and the two factor costs of in service training it should come as little surprise that LEAs are wary or reluctant to add additional programs, no matter how well intentioned.

While budgetary concerns are a valid issue when discussing any new program, these are not impossible to overcome. LEAs often turn to private funding sources to implement programs that are viewed to bring increased capacity and capability to the community. It is not uncommon to see a news story reporting a police department starting a police canine program either wholly or in part through private donations. In fact, a report indicating where donations went, published by The Foundation Center, showed that a total of \$19.1 billion dollars were donated, with approximately \$13 billion of those dollars going toward law enforcement officer related causes (P1, 2009). The Spirit of Blue is one such private donor that frequently gives money to agencies for training and equipment (Sanders, 2017).

A relevant British news story indicates that across 27 different British police agencies, officers suffering from mental health issues represented 1,000,000 missed days of work over a three year period (Karia, 2016). The report further states that the cost associated with paying the sick leave to the suffering officer and the overtime coverage to ensure that the public receives the same level of service could have millions of dollars in budgetary considerations (Karia, 2016). With the availability of private and corporate donations (which do not address the possibility of community

partners donating their time and expertise) combined with the cost associated with stress related illnesses the budget implications of starting a program are negligible.

People, not just police officers, experience fear and anxiety when retirement draws near. This fear of retirement, actually prevents some people from participating in retirement planning (Aronoff & Ward, 1992). These fears may present themselves in a number of ways; fear of not having adequately saved enough money, loss of identity, changing lifestyle, fear of family reactions to retirement, and fear of leaving the workplace (Aronoff & Ward, 1992, miramontescapital.com). Another significant fear for individuals nearing retirement that has an impact on employee reluctance to take part in retirement planning is the fear of organizational pressure to leave the agency (Raffel, 1980).

Police officers overcome fear as a matter of course throughout their careers. Overcoming these legitimate fears with good communication and the officer's interests can alleviate these fears. By laying substantial ground work LEAs can foster a caring organizational atmosphere built on trust. It is important that police officers believe that the organization and their supervisors care about them and their personal interests (Orrick, 194). With a trusting and caring environment established the prospect of discussing retirement becomes much less ominous to the officers.

## **RECOMMENDATION**

Police officers encounter a number of challenges that most people in other fields are not exposed to. These challenges can have a significant impact on the lives of officers, as well as the agencies and communities they serve as the conclusion of their police careers draws near. Due to these challenges law enforcement agencies should

implement a comprehensive, academy to retirement, holistic approach to career longevity and retirement planning.

The loss of authority, sense of belonging, no longer being a source of information, and having to surrender the defining equipment of decades of service can have deep impact on the retired officer. That the retiring officer is also leaving their peer support group when dealing with the other issues can make those other losses seem magnified. These factors all lend to the retired officer suffering from a feeling of isolation and can lead to depression.

The demands of shift work, frequent angry interactions with the public, exposure to danger, primary and secondary violent crime victimization symptoms, and exposure to death and serious injuries can all have a cumulative impact on the long term health of retiring officers. In addition to these issues officers know they run the risk of participating in a critical event and enduring national public scrutiny. A critical incident alone can cause an officer to suffer from post-traumatic stress disorder (PTSD) symptoms and the related medical impairments that often accompany PTSD, which may compound the issues of cumulative stress.

The argument that law enforcement agencies cannot afford to implement a career long approach to retirement planning does not hold up, when contrasted with the number of private partnerships available. Another possible source for resources that further the implementation of retirement planning is the use of employee assistance programs (EAP). EAPs are commonly found as part of a regular employee benefit package (Kamilis, 2009). The budget shortfall argument further falls flat when it is

balanced against both the personal and real dollar costs of work related mental health issues.

Officers nearing retirement may experience a strong emotional resistance to participating in pre-retirement planning. The fear resistance can be overcome by establishing an appropriate environment that demonstrates the personal value of the members of the agency. By discussing retirement and health issues at the beginning of an officer's career the fear of being "pushed out" can be minimized and create an environment of participation in succession planning.

Health and Wellness are topics that are covered in academies, however this is generally a one-time four hour block of lecture. This block of training touches on some of the issues cadets can expect to encounter, at a time when cadets are young, in shape, and suffer from the "it won't happen to me" mentality. In most academies the cadets are forced to participate in some level of physical training, however this requirement for exercise generally ends upon the cadet's graduation.

A comprehensive approach to preparing officers for retirement would necessarily include a mandatory physical fitness component, with a trainer, and access to a nutritionist. Ideally agencies would mandate officers to work out during their shift or pay them to work out for at least one half hour before or after their shift, three days a week. A fitness plan is a key component of a career long retirement plan as numerous studies have shown that, in addition to the obvious physical benefits of weight loss, and cardiovascular health, exercise has a significant impact on a person's mental health. Exercise has the ability to reduce stress, symptoms of depression, anxiety, lessen feelings of isolation, improve self-esteem, improved social interaction, improve future

stress responses, improve sleep patterns, and improve cognitive functions (Sharma, Madaan, Petty, 2006).

For agencies that have gym and locker room facilities readily available this could be a fairly easy and inexpensive component to implement. Officers can rotate through the gym during their shift, much like they do with a lunch break. If this is not possible the officers may join a fitness center or use free public facilities such as a school track or park trails for their weekly three hours of mandatory workout. Another option is for the agency to negotiate with a local gym for a reduced rate for their personnel.

Financial planning is another important component in a career long retirement plan. During or shortly after the academy new hire officers should be provided with an opportunity to meet with a financial advisor. During this initial meeting the financial advisor can relate to the new hire the value and importance of living within their means. This would be an opportunity for a financial expert to caution the new hire officer against dangerous spending habits like “therapeutic shopping” and counting on off duty work and overtime to make ends meet (Houschouer, 2016). This would also be an ideal time for the new hire to begin their own retirement fund, separate from the agency’s pension plan. Few young people entering law enforcement understand the power of saving early and compound interest at the beginning of their career. The financial advisor can explain that putting away only \$50 per pay check in a tax deferred retirement account will grow to over \$52,000 at 20 years and \$81,000 at 25 years (Williams, 2016).

In a comprehensive plan the initial meeting is mandatory however the officer could consult with the financial advisor at their own expense going forward. However at

five year intervals follow up meetings should be mandatory for all agency personnel. Whether the officer chooses to invest their own money or not they will have heard the information at least five times over the course of a 20 year career and the agency will have given the officer several opportunities to participate. In order to mitigate costs associated with this component, agencies can negotiate with their insurance providers to use Employee Assistance Program (EAP) financial services. Kamilis (2010) states, "According to a recent Society of Human Resources Management survey, 75% of companies in the United States offered an EAP in 2009. Many EAP providers include financial counseling as part of their core program" (Kamilis, 2010, para. 5).

Mental health is a commonly cited issue for officers nearing retirement. In order help alleviate mental health issues in current officers as well as to minimize any associated stigma, officers, from the chief to the one year officer, should be required to visit a mental health professional at least once annually. In addition to the mandatory visits LEAs should work with a mental health care professional, who has an understanding of police and military issues, to establish an ongoing program. Ideally each officer would be assigned an agency billing number that only the counselor has access to. The combination of reducing stigma, building familiarity with the provider, and anonymity for services would allow officers to feel safe seeking services for work related mental health issues. This component of the program would have some associated costs that will vary from region to region, however the costs can be negotiated. Availability for these services may be an issue for more rural areas though.

Career development and counseling is another important component of the recommended program. Throughout their career officers have ambitions and may want



to try several different assignments. In order to facilitate those ambitions LEAs should help guide the officer's training toward those goals. This will have an impact in both creating value for the officers as well as preparing officers for their next assignment. When preparing these career development plans officers should be informed and encouraged to seek continuing education outside of law enforcement. For example an officer who does not have a degree but has identified a goal of becoming a detective may benefit from taking a criminal investigation class from a local college. The agency could use training funds to facilitate a tuition reimbursement program for the officer who elects to go this route, if possible. For agencies that do not have a local college campus on line courses may be a viable option.

The final component of this program is mentoring and community outreach. In order to give retired officers an opportunity to be part of their former agencies and alleviate some of the feelings of isolation, interested retirees can be given the opportunity to mentor younger officers. In addition to showing retirees that they have not been forgotten, this would allow younger officers a chance to learn from the people who have made it to retirement and hear about the lessons learned and make adjustments. Another benefit of this type of mentoring is ensuring that organizational history is passed down. An option for agencies that do not have a readily available pool of retirees to draw from may consider making officers nearing retirement take a non-uniformed day of service in the community at schools, parks, libraries, or other community partners once a month beginning one year from their retirement eligibility date. While this portion may be met with strong resistance from the officers, it would be worthwhile to get the officer involved with the "non-sworn" public. This could give the

officer an opportunity to try other activities or second career options as well as foster better relationships within the community.

It would take a great deal of commitment for an agency to implement a comprehensive career long retirement program. With that said every component in the recommended program would benefit both the agency and the officer. This approach takes steps to ensure that the community's public safety needs are met with healthy, well rounded, well-adjusted professional police officers. In addition to the benefits already given, this approach may have a number of other as of yet unidentified benefits for the agency, making it well worth the investment for agencies and their communities.

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