Life After a Police Career

Jack A. Digliani, PhD, EdD

Unless officers die during their police career, they will again become civilians. Like entering policing, leaving policing involves a psychological transition.

Other than death, there are two ways that police officers transition to a non-police civilian life. Police officers make the transition to civilian life either involuntarily and voluntarily. Involuntary departure includes termination of employment for cause or separation due to a developed disability.

When officers are terminated for cause, it usually involves a *due process* within which they have an opportunity to state their case. However, there are still some police agencies where due process is not required. In these agencies, officers serve at the discretion of the chief or sheriff, and they can be terminated at will. Termination from agencies without a due process requirement can occur for any reason.

Disability can result from illness or injury, including psychological injury caused by traumatic exposure. In cases of disability, officers often struggle with the premature ending of their career.

Depression and grief are frequently observed when disability ends an officer's career. The grief experienced in such cases is twofold: grief for the loss of career and all that goes with it (status, income, benefits, comradeship, etc), and grief for the loss of the "healthy self." The experience of grief in response to the loss of health is somewhat unique. Some officers experience mild sadness, while others develop major depression. Much depends upon the disability, stage of the officer's career, age of the officer, personality factors, family situation, financial circumstances, and other variables. The intensity of grief following the disability may or may not correspond with an outside assessment of the degree of disability. It is possible to experience a severe psychological disorder in response to what appears to others as a mild disability. Separately, the loss of a career or the loss of health can cause significant psychological distress. The loss of both simultaneously can be devastating.

Voluntary departure involves leaving policing on one's own accord. There are many reasons officers choose to leave policing - including to pursue other interests and because they qualify for retirement. Some officers leave to avoid being fired. Whatever the circumstance, officers must consider the future. Everyone has heard the old adage, "You should retire *to* something, not *from* something." This is good advice.

Many officers have successfully moved beyond policing careers. Yes, there is life after policing. Some officers find fulfillment in new career challenges. Officers in this category transition to become politicians, lawyers, real estate agents, business owners, school bus drivers, and even psychologists.

Some officers transition into full retirement. These officers are not interested in launching new careers. Instead, they find fulfillment in family, friends, travel, community service, and other endeavors. The important thing in retirement is to do something. It should be something that is personally fulfilling and meaningful. For many former officers, volunteering for favorite charities, organizations, or worthy causes fills the bill.

Role Transition

Regardless of the type of departure from policing, successfully managing the transition means dealing with the loss of the police role. For some officers, leaving policing is a welcomed change. For most, it is a challenge. Even officers that welcome the transition to civilian life will acknowledge missing at least part of the job.

Many officers have lived the "cop life" for so long that they do not know how to live any other way. This is reflected in their continued practice of carrying a concealed firearm, meeting with the "boys" and the "sisters," and hanging around the police station. Normally, as the length of time increases from the date of departure, these behaviors decrease. Slowly, for most officers, the "ownership" of the police agency is given over to the next generation of officers and the attachment to the police role diminishes.

The loss of the officer's role can also affect spouses. Some wives of retired police officers talk about their husbands as if they were still police officers. There seems to be a vicarious social status enjoyed by these women; many find the status difficult to relinquish. For example, one wife consistently referred to her retired officer husband as "the lieutenant." This was interesting because she would do this only in public. Another wife of a former police officer, upon his transition to new car salesman, complained, "I used to be somebody. I was the wife of a police officer." Evidently, she did not derive similar satisfaction from being the wife of a car salesman. Although the husband's job change was not the only factor, this couple divorced about a year after he left the police department. Clearly, wives, like officers, sometimes struggle with the idea that the lost police role is tantamount to not being a "big shot" (as one officer put it) any longer. Children of police officers can have similar experiences.

Many officers struggle with the timing of retirement. Although there are no strict rules for when an officer should retire, the retirement system of an officer's agency often influences this decision. There are still some police departments with a fixed-benefit retirement system. In these agencies, if officers work for a specified number of years (usually twenty or twenty-five), they receive a percentage of their active duty salary upon retirement. For most, this is collectable immediately upon retirement and is a lifetime benefit. It is unusual to see officers work much past twenty to twenty-five years in these departments. This is because after the retirement-eligible years of service, officers are effectively working for a portion of their salary (the amount difference between their salary and what they would receive in retirement). Some officers with a fixed-benefit retirement will retire from their original agency and start a new career with another police or sheriff's department.

In agencies that provide a contributory benefit for retirement, such as the 401K system, it is not unusual to see officers with more than thirty-five years of service. This system encourages longevity because the longer that officers work, the more money is accumulated. Unlike a fixed benefit retirement, when 401K money is exhausted, there is no further retirement benefit. Add this to the fact that most police officers do not pay into social security (so they lack that benefit), and it is easy to see why some officers will work for many years in the same agency with this type of retirement system.

Successful Retirement

For successful retirement from policing, officers need to prepare. Although having sufficient funds is important, this preparation should go beyond financial considerations. Officers need to prepare psychologically. This is best accomplished by life-by-design considerations and should begin years before actual departure. To better decide when you should retire and to psychologically prepare for the transition out of policing, officers should consider the following Retirement Checklist:

- 1. Have you planned your financial circumstances to meet your retirement needs?
- 2. Have you discussed your retirement with your family? How will it affect their lives?
- 3. Have you arranged for medical insurance benefits?
- 4. Is it time for a change? Have you given all that you reasonably can to policing?

5. Are you still connected to policing or have you checked out years ago? If you are still connected and it is not time for a change, continue your career. If you have checked out and it is not time for a change, reclaim your career. If it is time for a change, pursue retirement. *Do not end your successful police career as a ROD (Retired on Duty) officer*.

6. Are you prepared to lose the status and prestige associated with being a police officer?

- 7. Have you thought about who you are without the badge? What will be your personal identification after retirement? Will "retiree" or "retired police officer" work for you? If not, what will you put in its place? For some officers, being a retired police officer is enough. For others, it is not. For the latter, the identity of functioning in new role can be helpful, such as business owner, volunteer, sports enthusiast, grandparent, hiker, and so on. It can be just about anything, as long as it feels right. When considering retirement it's best to remember the old adage, "It is better *to* retire to something than to retire *from* something."
- 8. How will you occupy the time normally spent at work? Hopefully, not with food, alcohol, or computer games. Many officers that have never had a serious problem with overeating, drinking too much, and spending unproductive days in front of a computer, develop these problems following retirement.
- 9. Following retirement, there is frequently some measure of boredom. Most officers will deny this. They say things like "I'm busier now than when I was working." It is seldom true. I am uncertain why it is so difficult for retired officers to admit that their lives have slowed down. After all, isn't that part of the reason for retirement? Of course, this may not be true for all former officers. It is likely that some retired officers are busier retired than when working. But for most of them, things slow down. Newly retired officers frequently report feeling as if a great weight has been removed from their shoulders (even if they are busier, what is keeping them busy is often less stressful than policing). The stress reduction experienced by most officers upon retirement is often remarkable.
- 10. Time structuring and time management is important in retirement. Even the pleasure of travel, sports, activities, and coffee with friends can eventually wear thin. This is especially true if your police friends are still working and you find yourself alone much of the time. Managing time and making it meaningful is a major challenge of retirement. How will you spend your uncommitted time?
- 11. How will you continue to contribute to your community? After a career of public service, many officers enjoy continuing community service.
- 12. How have you prepared for your retirement? Help yourself by writing out a retirement action plan. Consider support counseling for you and your family.

Responding to these questions and thinking about these issues will better prepare officers for retirement. As mentioned, retirement is a transition. Transitions take time. Once retired, be patient. It may take some time to find your retirement rhythm.

Retirement and Emotional Abandonment

Upon retirement, some officers report feeling emotionally abandoned by the department staff and former coworkers. They express these feelings in statements such as "My department has forgotten me" and "I guess when you're gone, you're gone!" For these retired officers, it seems that once the retirement ceremony ended, so did the years of work-group camaraderie and support. This can be especially distressing for officers who feel that they have given decades of honorable service to the agency, only to be swiftly forgotten.

To address this issue, some police agencies have developed programs which actively involve retired officers. These programs include volunteer services and assignments, social events, alumni associations, and ongoing access to the police building (which encourages ongoing transaction with working police personnel). However, as desirable as these programs have proven to be, most departments lack them.

Retired officers that feel emotionally abandoned and have a desire to reconnect with their agency or former coworkers have at least two options: (1) wait for someone to reach out to them or (2) initiate

behavior that is designed to maintain or reestablish the supportive relationships which once existed. As you might guess, pursuing option two significantly increases the probability of reconnection. The actual behaviors initiated under option two would depend upon the desired outcome. Therefore, a desire to stay in contact with specific former coworkers might involve arranging a breakfast meeting at a favorite restaurant. Such a meeting might evolve into a standing coffee gathering . . . an excellent way to stay connected with friends. Planning and inviting others to common interest activities is another great way to keep in touch. The point is, as a retired officer, if you feel emotionally abandoned, do not suffer in silence or wait for others to remedy the situation. Instead, take the initiative and do something about it. Your efforts may not result in exactly the outcome you want, but it is likely that it will be good. Remember, the outcome does not have to be perfect to be ok. Try again if things do not first turn out as you hoped.

If you are a working officer and have had close ties with a now retired officer, you should consider reaching out. The reach out does not have to be anything elaborate, an occasional telephone conversation or invitation for coffee will do. Even if the retired officer does not feel emotionally abandoned, your efforts will almost certainly be appreciated. Keep in mind that when you reach out, you honor the service and contributions of a retired officer who made some difference in your life and police career. Reaching out to a retired officer that meant something special to you is a very good thing to do, for both of you.

Retirement and Marriage

If married, retirement will normally bring the couple back to the beginning. The kids, if any, are usually out of the house. The couple, as when first married, is back to living as a couple. The difference this time is that there is no job to go to. This means a lot of unprecedented couples time. In 1984, psychologist John Stratton said that for police marriages, retirement can be a "time of friction or a time of rediscovery" (284). This is as true today as it was then. As Stratton reported, one police wife put it this way when asked how it felt to have her husband home. She answered, "Great, I went out and got a job." Another said, "I took him for better or for worse, but not for lunch" (284).

Following retirement, couples should expect an adjustment period. Work to make retirement a couple bonding experience and a new phase of your lives together. Do not allow the golden years of retirement to distance the intimacy in your relationship.

From: Digliani, J.A. (2015) Reflections of a Police Psychologist (2nd Ed), Chapter 11. New Jersey: Xlibris.