

# The Impact of Involuntary Retirement on Senior Police Officers in England and Wales

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## Abstract

There have been no published studies on the impact of involuntary retirement on police officers. This article describes the reported experience of a group of senior police officers who were involuntarily retired from the police service in England and Wales. One-to-one interviews were conducted 2–15 months after retirement with nine former Superintendents and Chief Superintendents aged 48–56 years old, with an average of 30 years of service. Interviews were recorded, transcribed, and subject to thematic analysis. Three overarching themes emerged: perceived breach of a psychological contract, impact on individuals and families, and life 'after the job'. Positive outcomes included having increased time for fitness and leisure activities, and entering new careers. Negative outcomes included inadequate time to prepare for retirement, financial challenges, difficulties navigating the civilian job market, low mood, and feelings of isolation and abandonment. Implications for the future management of involuntary retirement are presented.

## Introduction

The impact of retirement has been the topic of much research. In the general population, both positive and negative effects have been documented. Reported positive effects include increased opportunities for leisure activities, more time to spend with families and friends, and the removal of work stress: all of which may contribute to increased health and wellbeing (Westerlund *et al.*, 2009). However, some individuals find the retirement transition to be a stressful experience, its impact financially challenging and the resulting lack of social connectedness to be problematic. Such experiences can be associated with decreased physical and mental health and well-being (George, 1993; Kim and Moen, 2002; Mein *et al.*, 2003; Westerlund *et al.*, 2009; Calvo and Sarkisian, 2011). Individuals who strongly identify with their work role are more likely to experience decreased wellbeing in retirement (Wang and Hesketh, 2012).

By and large, research has found that voluntary retirement or retirement at normal retirement age tends to be associated with improvements in mental health and wellbeing (Griffiths *et al.*, 2013). However, such improvements are also dependent on personal health, relationships, and financial circumstances (Van Solinge and Henkens, 2008) and preferences about employment status (Warr *et al.*, 2004; Falba *et al.*, 2009). It has also been proposed that there needs to be sufficient time for an individual to make the transition from employment to retirement, and to move through the recognized stages of that transition. Individuals who are able to weigh alternatives carefully and move through their own process of decision making, are able to adjust to their new lives more easily than those unable to go through this process (Ebaugh, 1988).

A range of negative effects on health and wellbeing have been observed after enforced or involuntary retirement, for example where retirement has been imposed as a result of ill-health or organizational factors such as downsizing (Sharpley and Layton, 1998; Isaksson and Johansson, 2000; Calvo *et al.*, 2009; Bonsang and Klein, 2011). Retirement at ages before the social norm has also been shown to have negative consequences for mental health (Butterworth *et al.*, 2006). The issue of

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choice and control appears important in determining outcomes (Gall *et al.*, 1997; Calvo *et al.*, 2007, 2009; De Vaus *et al.*, 2007). Not only do those individuals who have been forced to retire early experience negative outcomes, but also those who request early retirement but are refused (Isaksson and Johansson, 2000). Thus, the fact of thwarted plans or expectations appears to be an influential factor. In comparison with research conducted in other working populations, studies on the impact of retirement for police officers are sparse, and generally emerge from countries other than the UK. These studies suggest that retirement and impending retirement can be stressful, and that the loss of power and membership of the 'cop family' is experienced as challenging (Violanti, 1992; Storch and Panzerella, 1996; Newman and Rucker-Reed, 2004; Kinnaird, 2011). No published studies to date have examined involuntary retirement on police officers in the UK. This study aimed to explore the experience and impact of involuntary retirement with a group of former senior police officers in England and Wales, and to consider possible implications for the future management of such processes.

## **Methods**

### **Participants**

Twenty-two former Superintendents or Chief Superintendents were identified, with the assistance of the Police Superintendents' Association of England and Wales (PSAEW), as having been recently involuntarily retired under Regulation A19 of the Police Pensions Regulations 1987. This regulation enabled police forces to enforce retirement on officers with 30 years of pensionable service but had never previously been applied as a blanket policy. Conventionally senior police officers had been able to plan and instigate their own retirement date. Six police forces (from a total of 43 forces) which elected to use the regulation for senior officers were included in the study. The PSAEW invited all 22 affected senior officers in these forces by letter to participate in an independently conducted research project, and asked them to contact the first author (T.C.) directly by email to find out more about the study. No financial incentive for participation was offered. Nine contacted the first author and subsequently indicated their willingness to participate. At the time of interview they had been retired from 2 to 15 months (median 12 months). Their roles before retirement were uniform (five) and detective (four). Ages ranged from 48 to 56 (median 50) years.

### **Procedures**

A provisional semi-structured interview guide was developed on the basis of the published literature. As the pool of potential participants was small, pilot interviews were conducted with two retired senior police officers. They had not been involuntarily retired but had been told they would be forced to retire under Regulation A19 and had decided to retire early to avoid the process and were familiar with the context and experiences of others who faced or had undergone involuntary retirement. Interview questions were subsequently amended for clarity. The final interview guide included open-ended questions about participants' expectations regarding length of career, their experiences of the retirement process and its management, and the impact of subsequent retirement. Participants were asked to provide recommendations for the management of future involuntary retirement processes.

Interviews were undertaken between May and July 2012, and lasted between 36 and 94min (mean 64 min). Prior to interview, participants were briefed on the purpose of the research, assured that participation was voluntary, and informed that they could withdraw at any time without having to give a reason for so doing. They were assured that interviews were confidential and transcripts would be anonymized. One-to-one interviews were conducted by the first author; five took place face-to-face in participants' homes, two in private offices, and two electronically via Skype. With participants' permission, all interviews were audio-recorded and transcribed. The study was approved by the host institute's Research Ethics Committee.

### **Analysis**

Transcripts were analysed and a coding scheme developed using inductive thematic analysis (Braun and Clarke, 2006). This process seeks to identify and analyse patterns in participants' thoughts, feelings, and opinions and to explore how they

cluster into overarching themes and categories. With successive reviews of interview data from four transcripts, the first author identified categories, labelled, and grouped them into overarching themes to form an initial coding scheme. The structure and comprehensiveness of the coding scheme was tested by using it to analyse further interview transcripts and produce subsequent refinements. This coding scheme was discussed with the second author and amendments incorporated to produce the final coding scheme. Ten iterations of the initial coding scheme and labels for each category were produced in all. The analysis sought to explore and present, with minimal interpretation, participants’ experiences and the meanings they accorded to them. Each category captures a discrete and significant element of their described experience.

THEME	Category
Perceived breach of the psychological contract	Expectations of length of service Commitments and sacrifices Influence and control
Impact on individuals and families	Reactions to process, ceremony and tradition Finance and life plans Quality of life, health and wellbeing
Life after ‘the job’	Status, role and purpose Preparation for life ‘after the job’

Table 1: Coding Scheme

## Findings

Interviews provided a rich and detailed account of participants’ experiences. Three overarching themes emerged (Table 1), relating to: (i) perceived breach of the psychological contract<sup>1</sup>, (ii) impact on participants and their families, and (iii) life after ‘the job’. These themes and their respective categories are summarized below with illustrative quotations.

### Perceived breach of the psychological contract

#### Expectations of length of service.

All participants described long-held beliefs that they had a right to serve a minimum of 30 years as a police officer, and to retire when the time was right for them. All believed that involuntary retirement was impossible, subject to statutory age limits or for reasons of poor performance or ill health. They described feeling shocked to discover, with what they perceived to be very short notice, that they no longer had a future in the service.

*The police develop you into someone who is self-sufficient, confident. You are encouraged, trained, to make your own decisions based on right and wrong. Police officers go through their careers, and when the time is right they retire. For someone to make that decision for them, for someone to come along and say ‘I am sorry you are going to have to go’, whichever way they dress it up, they are saying ‘You are not in our future plans’.*

<sup>1</sup> The psychological contract has been defined as ‘the perceptions of both parties to the employment relationship—organization and individual— of the reciprocal promises and obligations implied in that relationship’ (Guest and Conway, 2002, p. 22).

All participants outlined how this imposed and unexpected change to their career plans had led to negative emotions variously described as anger, betrayal, depression, bewilderment and, for some, an intention to seek redress for perceived breach of promise. They described their disappointment in perceived inequity of processes, for example, that involuntary retirement was applied in some police forces but not others, and how pensionable service was calculated. Perceived inequity in such processes was a significant issue for all participants.

*I have strong values in relation to social justice and equality. I don't like people being treated badly. I will exhaust everything I can to get independent scrutiny on A19.*

A further source of dissatisfaction, referred to by several participants, was that they understood that it was accumulated years of pensionable service rather than performance that defined who was chosen for involuntary retirement. Some noted that colleagues whom they perceived to be less competent than themselves, and some who they believed had significant health problems, remained in employment despite the existence of long-standing processes by which their contracts of employment might be legitimately terminated. They felt this to be unfair.

*They actually kept people that were incapable and incompetent and people that had performance issues.... They kept them rather than me. And that's what I couldn't get my head around.*

### **Commitments and sacrifices.**

Participants described their belief that in return for commitment and personal sacrifice, alongside a good standard of work, they would be 'looked after' and would be able to achieve their desired length of service, complete specific roles, or be considered for promotion. For some, promotion to the next rank was expected within months.

*Having gone through ... riots, been shot at, stabbed, done some horrendous stuff. . . . all those years you were serving the Crown you were told many times... 'No, you can't strike, you do have to get shot at, and spat at, and work through the night. And, by the way, you are not an employee; you don't have any rights.' But when it suited them, and that was the hard part for an awful lot of people including me, where has this redundancy thing come from?*

All participants spoke at length about the sacrifices they had made to fulfil what they identified as their 'side of the bargain' in terms of dedication to the role, to the police service and to the public. Some attributed failed marriages to their commitment to the job. This perceived failure by the organization to acknowledge these commitments and sacrifices was distressing for one participant who cried during interview. Another left the interview room to regain composure.

*I have always worked hard and prioritised policing above other things: family and friends being two. Wife, 65 family and friends are all in there and often things have had to come second best. That sacrifice is quite significant.*

### **Influence and control.**

All participants, as senior officers, clearly understood the need for the Police Service to take cost-saving measures. However, many had proposed alternative options to A19 and were angry that these other courses of action did not appear to have been seriously considered.

*They kept telling us there were no other choices. But. . . my perception was that this is an easy way of getting rid of staff. . . . I can think of half a dozen things you could have done to cut the budget.*

They described difficulty coming to terms with this unaccustomed lack of influence. As senior officers, accustomed to being key decision-makers and influencers, many experienced feelings of frustration and anger that when they felt it most mattered, their arguments were ignored and made no difference to the outcome.

## **Impact on individuals and families**

### **Reactions to process, ceremony, and tradition.**

The various processes and traditions associated with retirement were described by participants as varying in quality. Particularly important in their accounts were the traditional 'goodbyes'. When handled well, for example by way of a formal leaving event, participants reported these as positive experiences that allowed some form of closure.

*It [the leaving party] was a bit of a healing function... hundreds of people there all saying nice things about me.*

However, not all experienced this. One individual described how his senior line manager was not available for the 'one-to-one' meeting that traditionally accompanies retirement from the service, and that his certificate of service arrived in the post. Others recounted receiving no formal thanks from any senior figure for service and that valued interactions with senior colleagues in mentoring roles were abruptly ended. Loss of respect for command teams was commonly reported. One participant found it shocking how quickly his force disregarded him.

*I tell you now, when you are out you 45 are out. On Friday you are very much a part of the team .... On Monday you are gone.*

For some the retirement process was a painful experience and they chose themselves not to mark the occasion with any formal event.

*When I drove out of headquarters I was emotional: emotional because I was leaving and because of the way I was being treated.*

### **Finance and life plans.**

At the time of this study, many employers were reviewing pension policies and discussing the possible termination of final salary pension schemes. Some participants were therefore relieved that their pension was to be awarded before any such changes were made to pension provision in the police service. However, those participants who had not yet reached the top of their pay scale reported a loss to their expected pension entitlement. For some their plans for retirement activities had been negatively affected.

*I keep thinking I will. . . explore a bit of Britain but actually living on a pension, you don't have the financial freedom and though the commutation [lump 70 sum] seems a lot of money .... it has got to last a long time.*

Some participants also explained that their plans for further years' service were necessitated by the need to support children through university, finish paying their mortgages, and for some, to continue paying maintenance relating to divorce. Only one participant had been planning to retire in the immediate future. The remainder had been planning to stay for several years and three had been expecting promotion to a more senior rank.

### **Quality of life, health, and wellbeing.**

The impact of retirement from the police service on health and wellbeing was largely described as positive; most participants reported being able to spend considerably more time on fitness and leisure activities since leaving the police service than while a serving officer. This was particularly true for participants who had reached the top of the pay scale on retirement, and who were financially comfortable. They did not feel obliged to take on subsequent paid employment and reported enjoying a sense of 'freedom' and the ability to focus on the quality of their lives. Some who had subsequently taken on further full-time employment reported that work rarely entailed the commitment and extended hours required in senior police work.

*I have three nights a week at the gym and one night a week cycling. I have never had time to do that before... So [in terms of] 'health and wealth' I am much better off.*

In contrast, those participants who had not yet reached the top of the pay scale, and found themselves short of necessary income, felt compelled to take on work that for some impacted negatively on quality of life: for example through geographical relocation and disruption to family life. A few participants variously reported frustration, anxiety, depression, and poor quality sleep. One reported feeling 'consigned to the bin'. Some described feeling drained, demotivated, and unable to move forward with their lives.

*I was not fit for employment when I left the organisation.... Police officers are exposed to incredible emotionally charged situations, and we become conditioned and hardened to dealing with those things. And in my career I, like other officers, have had to deal with some bloody awful situations. And you like to think you can deal with anything. But I have to say after this . . . I struggled.*

Some participants found that retiring unexpectedly earlier than their spouses or partners resulted in tensions regarding the use of leisure time. Their spouses or partners had also noted concerns about changes in mood and behaviour.

### **Life after 'the job'**

#### **Status, role, and purpose.**

The sudden change in status and role was a significant issue for all participants. All but one participant reported feeling isolated and cut off from their former colleagues.

*Your phone is going every day at home and work. You are a person of influence, a person that can really contribute 55 because things you say do, authorise, make a difference to someone somewhere, either a member of the organisation or public.... Now I am just a bloke sitting at home watching [day 60 time television].*

Those who had managed to secure paid employment reported that they had gained confidence in their ability to transfer skills. They perceived this as a positive outcome and a validation of the knowledge, skills, and abilities they had acquired during their years as serving officers. A few participants were employing their skills in the voluntary sector. Some were coaching and mentoring serving officers although considered that this was not a role that was valued by their former employers. Two participants who reported particularly difficult and unsupported exits from the service also reported low mood and were not working in any capacity at the time of interview.

#### **Preparation for life after 'the job'.**

Participants were asked about their preparation as senior officers for life 'after the job' and for their recommendations about the preparation of others who may face involuntary retirement in future years. Many described that they did not have sufficient time to prepare for this transition and did not feel suitably skilled.

*When you are a police officer it all comes to you. When you leave the job you have to look for it.*

They described difficulties in: navigating the unfamiliar job market outside the police recruitment and promotion processes; a lack of qualifications to demonstrate achievements and expertise that were recognized in other sectors; a lack of networking skills at executive levels; CV writing for those seeking an executive or portfolio career; knowing where to look for suitable employment opportunities; how to start a small business. These were issues they highlighted for the future support of retiring officers.

*I found myself thinking 'I am never going to be in paid employment again . . . And you just think nobody wants you. . . You are graduate educated and all the knowledge and experience you have built up and you think "That can't be right."*

## Discussion

This study explored the experience and impact of involuntary retirement on nine senior police officers. This experience represented a fundamental change to their expectations and plans. They reported both positive and negative experiences and outcomes. Positive outcomes included having increased time for fitness and leisure activities, entering new careers, and, for those with financial stability, better health, and quality of life. Negative outcomes included inadequate time to prepare for retirement, financial loss, difficulties navigating the civilian job market, low mood, anger about perceived inequity of their selection for involuntary retirement, and feelings of isolation and abandonment. Many described feeling disappointed and angry about lack of influence and control in consideration of possible alternative courses of action. The transition from having power and control to having none is likely to be a defining characteristic of retirement for all senior police officers, and one that may require some preparation.

This imposed change to their expectations and plans and perceived inconsistencies in the way that the regulation was applied could be conceptualized in terms of a perceived breach of psychological contract. Traditionally, policing has been recognized as a long-term career. It has been suggested that there are 'unique commitments, personal risks and sacrifices of police officers bought in return an expectation of employment stability and security' (Caudill and Peak, 2009, p. 1). Research in the non-police service organizations suggests that breach of the psychological contract can lead to feelings of betrayal, depressed mood, withdrawal of good will, intention to leave, and poor citizenship behaviour (Conway and Briner, 2002; Kickul et al., 2002; Coyle-Shapiro and Parzefall, 2008). In our study participants' emotions and reactions to involuntary retirement correspond to those recognized in the broader literature on breach of psychological contract (Morrison and Robinson, 1997; Guest and Conway, 2002). This literature not only refers to the effect on individuals, but also to the wider organization. In this case, although participants in our study did not refer to this, the fact of involuntary retirement might arguably have negative impact on serving officers in terms of good will or citizenship behavior.

Some of the reported impacts such as loss of status and role and feelings of isolation may have occurred at whatever point individuals left the police service. Evidence from studies in the USA suggests that police officers retiring at the expected time can experience the demise of their role, and the ability to use specialist knowledge, skills, and abilities as a significant loss (Caudill and Peak, 2009). For some this can contribute to physical and mental health difficulties and an increased risk of suicide (Ruiz and Morrow, 2005). Such findings are found not just among police officers but also in the wider population (Feldman and Beehr, 2011; Shultz and Wang, 2011). The unique or additional contribution of involuntary retirement remains to be explored. However, it is possible that although the loss of role and status may be common to all officers upon retirement, it may be more acute for this group since they had little time to prepare for the transition. It is known from the wider literature that the timing of the retirement transition has implications for mental health (Calvo et al., 2007, 2009; Calvo and Sarkisian, 2011). All participants in the current study reported that the lack of influence to retire when they felt the time was right gave rise to negative emotions. Since all felt themselves to be 'at the top of their game', and still had much to give, they were arguably not moving through the recognized transitional stages to their new life (Ebaugh, 1988). In addition, although there are well established support needs at the time of transition to retirement (Fagan and Ayers, 1982), participants in this study variously described a perceived lack of such support.

The overall picture revealed two general types of retiree. Some participants had progressed in terms of work, whether for other organizations or self-employed. Others, who also tended to be those who disclosed that they had experienced depression after retirement, were slower to move on but had begun to take on work roles elsewhere, whether paid or voluntary. The ability to move on and into other work roles appeared to be associated with better current adjustment to life outside the police service. From this small sample and research design, it is impossible to determine the validity of such an association or the direction of any relationship between depression and other employment. Depression may discourage or prevent people from acquiring new working roles, but it is also known from the wider literature that

(healthy and well designed) work plays a role in protecting people's mental health and wellbeing (Waddell and Burton, 2006).

Implications for the future management of involuntary retirement process in this sector include providing adequate time for preparation and support to navigate the retirement transition, transparent and equitable management processes, advice on seeking and applying for new job roles in civilian life, training in how to set up a small business, and opportunities to provide coaching and mentoring roles for serving officers.

The limitations of this study are acknowledged; findings emerge from a small and specific population and are therefore unlikely to be easily generalizable to other populations. Interviews were conducted relatively soon after the experience of involuntary retirement and reported impacts may have been different if interviewed later. Nonetheless, there are significant gaps in the published literature exploring the effects of involuntary retirement and strategies for preparing and supporting police officers through this transition. This study begins to explore these issues. Adopting the precautionary principle (Monaghan *et al.*, 2012), where recommended actions will not cause harm (but inaction might cause harm), our findings suggest strategies which may have the potential to inform the design and management of involuntary retirement processes in this sector in the future.

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