

ARTICLE

Retiring from the police service in England and Wales: a multi-dimensional perspective

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Abstract

The experiences of police officers who have retired from the police service have rarely comprised the focus of empirical studies in England and Wales. Drawing on the findings of a survey of former police officers, this article examines the circumstances within which officers leave the service and aspects of the transition to retirement. We find that that certain individual, role and organisational factors come together to explain how the transition to retirement is experienced by police officers. We conceptualise police retirement as a multi-dimensional process during which a number of factors may come into play and have different effects depending on the circumstances in which retirement occurs. Findings are considered in light of wider conceptualisations of the process of retirement and implications are discussed.

Keywords: police officers; retirement; ill-health; injury; gender

Introduction

Background

Given the ageing population, labour-force retirement has become an important issue for governments and employers across Western democracies and a large body of literature has been produced as a result (Wang and Shi, 2014). Few studies, however, have considered the experiences of officers who have retired from the police service in England and Wales. This is perhaps surprising since those studies that have been conducted, usually in North America, suggest that retirement from the police service presents risks for former officers. This is because officers retire at a relatively young age and may experience role ambiguity and status loss, may suffer from negative outcomes in terms of their health and wider wellbeing, and may be poorly prepared for the transition to retirement. This article draws on a survey of retired officers in England and Wales to consider officers' experiences of leaving the police service and their transition to retirement. Situating the findings within wider conceptualisations of retirement, we argue that police retirement should be understood as a multi-dimensional concept which is experienced differently by officers. An experience which will be shaped by individual, role and organisational factors.

Thinking about police retirement

The overriding theme within the available literature is that police officers tend to retire young compared to other occupational groups – conventionally after 30 years of service (Caudill and Peak, 1990a, 1990b; Violanti, 1990; Flynn, 2011; Hill *et al.*, 2015). There are a number of implications of this. First, police officers may start a new career in mid-life. Indeed, retirement from the police service typically does not result in withdrawal from the labour market altogether (Forcese and Cooper, 1985; Hill *et al.*, 2015). Instead, ‘bridging’ (*see* Wang and Shi, 2014) is a central part of the process of retiring from the police service and may ‘be particularly critical in fulfilling a level of growth and development deemed important by the individual’ (Hill *et al.*, 2015: 102). Secondly, unless former officers find suitable new activities or social roles, they may experience ambiguity when they enter the intermediary phase between employment and the traditional retirement age (Patterson *et al.*, 2001). Whilst some former officers may adapt well, others may struggle with the transition from the structured and clearly defined policing lifestyle to one where more leisure time is available (Patterson *et al.*, 2001: 4).

Certainly, it has been suggested that retirement can be difficult for former officers (Caudill and Peak, 1990a; Patterson *et al.*, 2001; Ruiz and Morrow, 2005). Stress may result from the loss of a close-knit community and the solidarity that has been associated with police work (Patterson *et al.*, 2001; Ruiz and Morrow, 2005). Whilst police solidarity is a notable feature of police working culture (Reiner, 2010), it seems to dissipate on retirement (Ruiz and Morrow, 2005). That the retired officer is decoupled from the police organisation can be problematic if the former officer has few social networks outside of the policing context on which to draw (Ruiz and Morrow, 2005). Together with this decoupling, officers experience changes to their ‘social distinctiveness’ and ‘social value’ (Ruiz and Morrow, 2005: 1165). When officers retire, the symbols associated with their role – the uniform, the badge, the car, the powers – and their status in the community are lost (Caudill and Peak, 1990a; Rehm, 1996; Ruiz and Morrow, 2005; Brandl and Smith, 2012). This may lead to loss of identity, feelings of helplessness, instability and depression, and former officers may feel that they are abandoning the ‘thin blue line’ (Caudill and Peak, 1990a). A consequence is that former officers ‘may experience some of the adverse consequences of retirement more intensely than their civilian counterparts’ (Brandl and Smith, 2012: 114).

To follow on, whilst the findings of studies that have examined the physical, emotional and psychological of retirement have been mixed (Wang and Shultz, 2010), extant evidence has tended to be somewhat pessimistic about outcomes for retired police officers. Taken together, research has shown that ‘retired police officers suffer higher levels of job-related health problems, depression, suicide, and employment issues’ (Ruiz and Morrow, 2005: 1151). As Brandl and Smith (2012: 114) put it, ‘there is good reason to believe that a career of police work may have negative effects on retired officers’ longevity’.

The consequence of all of this may be that support for officers who are in the process of retiring is important. Indeed, that officers who intend to work in retirement need to plan is a running theme within the literature (Rehm, 1996; Brandl and Smith, 2012; Hill *et al.*, 2015). Officers also need to be prepared emotionally for their retirement. However, whilst it is acknowledged that retirement planning

and wellbeing support should be offered (Violanti, 1999; Caudill and Peak, 1990a; Patterson *et al.* 2001), this clearly does not always happen and consequently officers transition back to civilian life without much in the way of organised preparation (Caudill and Peak, 1990a; Forcese and Cooper, 1985; Rehm, 1996; Hill *et al.*, 2015). Pre-retirement programmes for officers, insofar as they exist at all, may not focus on the specific issues faced by officers in retirement (Ruiz and Morrow, 2005). As Ruiz and Morrow (2005: 1174) put it, 'precious little is done to prepare police officers for the virtual free-fall they may experience emotionally and socially upon retirement'.

The aim of the article and its contribution

The transition to retirement from the police service is a process that is not well understood. Studies which have considered the experiences of officers have suggested that the transition to retirement can be a risky time for police officers and have been somewhat pessimistic about the outcomes. However, as noted, these studies are mostly North American and it may well be that the different socio-cultural conditions in which policing operates renders translating the findings into other contexts problematic. For example, in England and Wales, the National Association for Retired Police Officers (NARPO) plays a continuing role for former officers, acting as a forum for contact and organising reunions. Moreover perhaps, a wider literature on retirement transitions indicates that retirees' experiences are varied, reflecting the diverse sets of circumstances in which they retire and their different personal and social circumstances (Szinovacz, 2003; Wang and Shultz, 2010; Shultz and Wang, 2011; Wang and Shi, 2014; Beehr, 2014). Indeed, it is obviously the case that officers retire from the service in widely different sets of social and economic circumstances and many may well look forward to retirement and see it as a positive event. The aim of this article is then to unpick those individual, role and organisational factors that may explain how the transition to retirement is understood by police officers, and how and why retirement is experienced differently. In so doing, we draw on broader perspectives that have sought to explain the diverse experiences of retirees. The article adds to the extant literature base through bringing together a multi-dimensional perspective on the process of retiring from the police service – pointing to how individual, role and organisational factors come together to explain how the transition to retirement is understood by police officers and helping to explain why retirement is experienced differently by different officers. As we will see, certain aspects of the retirement transition are unique to the police role, while others are more generic. As such, the article makes a contribution not just to our understanding of police retirement but more generally. Implications for police organisations and for officers are discussed. Indeed, in the aforementioned context of an ageing labour force, it is important that strategies to support retirees are based on sound understanding of the varied experiences of the transition in order to facilitate a 'positive' experience of ageing in contemporary societies.

Conceptualising retirement and police retirement

At the level of common sense, retirement may be understood by many as a later stage of life that follows from the termination of long-term paid work during

which a public and/or private pension is drawn. However, retirement has been defined and understood in many different ways (Beehr and Adams, 2003; Szinovacz, 2003; Beehr, 2014; Wang and Shi, 2014). The reality of modern retirement is often quite different from how it is intuitively understood and, whilst usually accompanied by reduction in wage income, working hours and in psychological attachment to work, for many people there are choices other than to retire fully or not to retire at all (Beehr, 2014: 1093). Indeed, it is generally agreed that retirement should be understood as an ongoing process rather than a one-off event (Beehr and Adams, 2003). As well as being difficult to define, no perspective on explaining and understanding retirement dominates (Beehr, 2014). In what follows, we briefly consider perspectives on retirement, namely retirement as an adjustment process, retirement as a career development stage, retirement as a decision-making process and retirement as part of human resource management. And draw out the overarching principles that the approaches embody, and sketch out what this might mean for the process of retiring from the police service (for detailed reviews of the concept of retirement, *see* Beehr, 1986; Wang and Shultz, 2010; Shultz and Wang, 2011; Beehr, 2014; Wang and Shi, 2014).

Retirement as a process of adjustment

This approach sees retirement as a longitudinal process characterised by series of adjustments to the transition from work to retired life (Wang and Shi, 2014). Studies have examined the fine-grained nature of retirement, focusing on its timing, the nature of an individual's preparation for retirement and the resources they have available, and the degree of activity change that results from retirement (Szinovacz, 2003). This conceptualisation views retirement as a process incorporating both the retirement transition and the subsequent post-retirement trajectory (Wang and Shultz, 2010). Whilst retirees might make similar decisions, the process of retirement may feel very different depending on an individual's characteristics, attitudes and degree of planning (Wang and Shultz, 2010). Wang and Shultz (2010) suggest that three frameworks underpin the approach: the lifecourse, continuity and role perspectives; approaches that we briefly consider (*see also* Wang and Shultz, 2010; Shultz and Wang, 2011; Beehr, 2014; Wang and Shi, 2014).

The lifecourse perspective situates experiences of life transitions and the post-transition trajectory within the specific contexts in which retirement occurs (Wang and Shultz, 2010). The lifecourse perspective situates retirement transitions in the course of the lifespan. An older employee's history (such as how they have dealt with past life transitions, past work and leisure habits, and previous workforce participation patterns) and personal attributes (such as age, education, health and financial position) will influence how the transition to retirement is experienced (Beehr, 2014). However, the more immediate context in which retirement takes place – features of their employment (such as the specific nature of the retirees' role, position and status associated with it) together with wider social and family networks (Szinovacz, 2003; Wang and Shi, 2014) will also be important. Studies conducted through the lens of the lifecourse tend to focus on individual life histories – such as how people have dealt with previous transitions, work and leisure habits, workforce participation patterns and preferences, as well as wider contexts

such as older workers' job-associated statuses and roles, social networks, family structure and their experience in other life spheres – when examining both the antecedents and outcomes of retirement for a given individual (Beehr, 2014; Shultz and Wang, 2011).

The continuity approach emphasises the importance of maintaining focal identities over life transitions such as retirement and highlights how pronounced lifestyle changes following a transition to retirement may reduce wellbeing (Szinovacz, 2003; Wang and Shi, 2014). Difficulties in transitioning to retirement may be countered with bridge employment and retirement planning (Wang and Shi, 2014), more on which shortly. Lastly, the role perspective maintains that people have several roles in their lives and that each role is accompanied by a set of behaviours defined by the expectations that other people related to that role have for them (Beehr, 2014). The role perspective predicts that retirement triggers role transition – a transition through which some roles ('worker role') are weakened whereas others may be strengthened (the 'family member role' or the 'community member role') (Wang and Shi, 2014). Such role transitions may have more or less impact depending on whether they evolve from salient and enduring roles, if there is a lack of anticipatory socialisation and if other salient roles are not available (Szinovacz, 2003). They may also, for example, be contingent on an individual's vulnerability, characteristics, the meaning of the transition, coping resources and on the context of the transition (Szinovacz, 2003). In addition, the role perspective sees that the role transition can have positive or negative consequences, depending on whether the role transition is desirable or matches the individual's values and goals (Wang and Shi, 2014).

Retirement as a late career stage

For some, retirement represents not the end of working life but the beginning of a different working life (Shultz and Wang, 2011; Wang and Shi, 2014). Defined as the labour-force participation exhibited by older workers as they leave their career jobs and move towards complete withdrawal from the labour market (Wang and Shultz, 2010), bridge employment incorporates any kind of paid employment that employees may engage in after they retire from a career job (Beehr and Bennett, 2015). Bridging employment may be very diverse in nature – it may be full- or part-time, immediate or delayed, steady or intermittent, and it incorporates self- or other employment and may be more or less linked to an individual's previous working history (for a taxonomy, see Beehr and Bennett, 2015). Bridge employment is often seen as a normal part of the retirement transition and adjustment process (Wang and Shultz, 2010). Bridge employment has become common, leading Beehr and Bennett 2015: 112 to define it as 'the "new normal" for retirees'.

Retirement as a rationally motivated decision

It is often held that retirement is a rationally motivated decision (Wang and Shultz, 2010; Shultz and Wang, 2011; Beehr, 2014). Drawing on economic models of rational choice, it is assumed that workers weigh up the costs and benefits of whether to retire (Wang and Shultz, 2010; Wang and Shi, 2014). When the costs of working outweigh the benefits, workers may decide to retire and they make a motivated choice to decrease their commitment to work and withdraw from work-

related activities (Wang and Shi, 2014). This perspective emphasises that it is not the decision to retire but rather the characteristics of the retirement transition process embedded in this decision that are of most importance in explaining the transition to retirement (Wang and Shi, 2014). This approach assumes that older workers make their retirement decisions based on information they have regarding their own characteristics and their work and non-work environment (Wang and Shultz, 2010), however, the notion of rational choices is limited since many decisions are constrained by imperfect understanding and information, and are based on emotional or moral factors (*see e.g.* Blau, 1993). Indeed, the perspective has received mixed empirical backing, a major limitation being that not all retirement decisions are voluntary (Szinovacz, 2003; Wang and Shultz, 2010; Beehr, 2014; Wang and Shi, 2014).

Retirement as human resource management

Lastly, and linked to the above, managing retirement can help organisations reach goals (Wang and Shultz, 2010). As such, retirement is sometimes conceived as part of human resource management. This conceptualisation of retirement draws attention to the importance of examining organisational practices in influencing individual employee's retirement decisions and retirement planning and how organisational-level changes caused by retirement practice (such as providing early retirement incentives and offering flexible and reduced work schedules) shape experiences of retirement (Wang and Shultz, 2010).

A multi-dimensional approach to understanding police retirement

In sum, the process of and transition to retirement has been examined through different prisms and understood in slightly different though overlapping ways. This indicates that the experience of retirement may be influenced by different factors that come to play under different sets of circumstances. Though the degree and emphasis varies, taken together the different perspectives identify factors such as the decision making of retirees, retirees' vulnerabilities, attitudes and characteristics, the extent and nature of planning undertaken by the retiree and their employers, the meanings attached to the transition, and organisational processes and practices which may all be playing a role in shaping the experience of retirement.

The rest of the article is concerned with identifying those factors which are at play in explaining how retirement from the police service is experienced by former officers. Drawing on the retirement as a process of adjustment perspective, context – specifically the job a person was doing – is likely to be important in explaining how retirement is experienced. We have seen that features of the police role – notably the early age at which officers retire, the status and identity, and the camaraderie that is associated with the role but lost in retirement – might be shaping experiences of retirement in novel ways. Equally, the individual retiree's specific vulnerabilities, characteristics and attitudes may be expected to shape their experiences. Though little is currently known about how this might play out in respect of police officers, a contribution is made by this article. Planning and preparedness too might be predicted to be important in explaining how

retirement is experienced and we have seen that some studies of police retirement have indicated that officers may be poorly prepared for their transition to retirement. Drawing on the notion of retirement as a late career stage, bridging might too be expected to play a role in how former officers experience retirement, especially since officers retire at a relatively young age and might expect to continue working. Again, very few studies have considered this specific issue in respect of policing (an exception being Hill *et al.*, 2015). Lastly, drawing on the retirement as a human resource management approach, organisational processes and practices might be expected to shape (former) officer experiences of retirement. There is some evidence that retirement has been used to manage police resources, in somewhat different ways. Police services in England and Wales have limited mechanisms through which to manage police officer numbers and retirement has been used to do so. For example, Flynn (2011) found that under pressure to increase the number of constables, extending working life has been seen as one means to that end. Conversely, under pressure to make efficiency savings in light of significant reductions in police funding (HM Treasury, 2011), police services have enforced mandatory retirement regulations. Regulation A19 of the 1987 Police Pensions Regulations (the so-called A19 rule) has enabled forces to retire officers compulsorily after 30 years' service in the interests of efficiency,¹ a theme to which we will return. More broadly, what have been seen as high rates of officers retiring early on grounds of ill-health has led UK governments to reform pension regulations (Crawford and Disney, *nd*; see also HM Treasury, 2011; Winsor, 2012). However, few studies have considered these processes from the perspective of officers and the implications for how retirement is experienced. In seeking to provide a multi-dimensional perspective to the issue of retiring from the police service, we consider next the circumstances in which officers retired from the service, the degree to which they were prepared for the transition, and aspects of post-retirement life with a focus on bridging and how former officers were managing financially. Let us now turn our attention to the design of the study which informed our analysis.

Methodological approach and research design

Survey development, implementation and analysis

Developed in consultation with practitioners working in the fields of officer well-being, occupational health, Police Federation representatives and serving police officers, an online survey was developed to explore the experiences of former police officers (see Fielding *et al.*, 2016). It asked questions about, *inter alia*, primary reasons for leaving and whether that decision was voluntary, their life since leaving the police service and outcomes. An online survey instrument was scripted into the Qualtrics online survey platform and piloted. The survey was available to be completed by all former police officers who had left or retired from the police within the last five years. The link to the survey was hosted on a website of an organisation that supports officers who have been injured in the course of duty. It was also advertised via social media, professional associations and personal connections with former police officers. The survey was launched on 11 February 2016 and was available throughout that month for completion. The online survey data were downloaded

from Qualtrics and cleaned. Data were analysed using various bivariate and multivariate statistical techniques. In the initial phases of this research project, cross-tabulations were carried out to explore significant factors related to our dependent variables (if prepared; if in paid work; if a volunteer; if managing). These factors were then included in a set of binary logistic regression models to predict these dependent variables. The responses to open-ended questions were coded thematically. Grammatical and other errors within the free text responses were removed to improve understanding and flow of the article.

The sample characteristics

The sample consisted of 460 former police officers. Responses to the online survey were received from 41 of the 43 territorial police services of England and Wales as well as from officers who had previously worked at the British Transport Police and the Civil Nuclear Constabulary. The forces with the highest level of participation in the online survey included the Metropolitan Police Service (12.4%, $N = 57$), West Yorkshire Police (7.4%, $N = 34$), Leicestershire Police (7.2%, $N = 33$) and Merseyside Police (6.5%, $N = 30$). Of those, just over a half were former constables (52.8%), just over one-fifth (22.1%) were sergeants, just under one-fifth inspectors (17.5%) and just under one-tenth were superintendents or chief superintendents (7.5%). The majority (80.9%) were male, described themselves as white (95%) and were married or living with a partner (89.4%). Just under half (47.5%) of the participants stated that they had had dependent children. The majority of the participants retired aged between 45 and 54 years of age (73.2%) and a further 14.4 per cent were aged between 55 and 64. The rest were aged between 16 and 44 (16–24 years, 0.5%; 25–34 years, 2.5%; 35–44 years, 9.1%). Fifty per cent retired with 30 years or over of service, a further third (36.7%) following 20–29 years' service and the rest had fewer than 20 years' service (9.1% between ten and 19 years and 3.5% fewer than ten years' service). We should stress that the sample was a self-selecting one and cannot reliably report the overall experience of retired officers. It is possible that a different or large sample could have generated different findings.

Results

Leaving the police service

Table 1 sets out the circumstances in which participants retired from or left the police service.

Whilst the majority of the participants retired voluntarily having served 30 years (57%), it is clear that circumstances surrounding officer retirement can be variable. Medical reasons are salient and, indeed, 21 per cent of participants specifically stated that they had retired due to an injury or illness obtained on duty. Whilst 15 per cent of those whose decision to retire was related to an injury obtained on duty stated that they retired when they reached normal retirement age/30 years of service, the majority retired on ill-health grounds (82%). Just under a quarter of the participants (23%) described the circumstances of their departure as 'non-voluntary'. For those who stated that their retirement was related to injury or illness obtained

Table 1. Reasons for retirement

Reasons to retire	Was the decision to leave related to sustaining an injury on duty?		
	Yes	No, not related	Total
	<i>Percentages</i>		
Retirement age or 30 years' service and voluntary	4.5	70.9	56.6
Retirement age or 30 years' service and non-voluntary	10.1	11.7	11.3
Medical grounds and voluntary	37.1	4.0	11.1
Medical grounds and non-voluntary	44.9	3.1	12.0
Other reasons	3.4	10.4	8.9
Total:			
N	89	326	415
%	21.4	78.5	100

Note: Base: all respondents ($\chi^2 = 2,229$; $p < 0.000$).

on duty this was higher (55%). This is potentially an important observation as involuntary retirement has been found to undermine wellbeing as retirement adaptation is hindered where the transition is outside the individual's control (Szinovacz, 2003). We consider now the circumstances within which retirement occurred in more detail, drawing on the responses to a free text question which allowed participants to offer reflections on the circumstances in which they retired, to which 111 answered.

The physical and mental health of participants were primary themes and bore on the decision to leave or retire in a number of ways. For some, it led *directly* to the end of their policing career because they could not physically manage to conduct their role. 'Due to physical injuries sustained on duty some years previously I could no longer continue with full time work which was physically demanding' (participant 1208). For others, injury or ill-health led *indirectly* to their medical retirement. Prominent in the free text responses was the effects of police regulations which have altered the pay and conditions of officers (Winsor, 2011, 2012). Officers unable to perform 'front-line' duties may find their pay is reduced and/or where their attendance record is unsatisfactory become subject to unsatisfactory performance plans (UPPs) (Winsor, 2011, 2012). In their free text responses, some officers revealed that their retirement was promoted by the threat of such action. For example, participant 1080 described how the financial impact of long-term illness eventually prompted retirement, even though it was not formally imposed by the constabulary: 'Suffering from [Post Traumatic Stress Disorder] and depression – work related and had a long wait – for NHS [National Health Service] treatment (11 [months]) did not get medically retired – put on no pay so felt pushed to retire.' Similarly, for participant 1418, 'I was advised to apply for ill health retirement by the Federation due to my injury as it was believed within the new regime I would be UPP and be financially affected due to having two new knees as a result of an injury on duty.'

That officers were forced or felt forced to retire or leave the service was a dominant theme in the free text comments. As the extracts above indicate, some certainly ‘felt pushed’ to retire on medical grounds. The threat of forced retirement was also common in explaining an officer’s decision to leave. As we have seen, police services in England and Wales have relatively few mechanisms to sever the employment of officers, however, regulation A19 of the 1987 Police Pensions Regulations has enabled forces to retire officers compulsorily after 30 years’ service on the grounds of promoting the efficiency of the force. Participants regularly drew attention to how police organisations have been utilising this regulation – or at least threatening to – to manage staffing levels and make savings in light of funding constraints (*see also* Flynn, 2011). For some officers the consequence was forced retirement. For participant 1257, ‘Although I had served for 30 years, my actual retirement date was made compulsory as I was subject to A19.’ For other officers, the threat of forced retirement was sufficient to trigger their retirement. Participant 1119 ‘would have stayed a bit longer but all the hype regarding rule 19A was getting me down so retired before securing future employment’. As the extract indicates, the regulation was certainly the cause of participant’s dissatisfaction with the service. Participant 1232 explains his retirement as follows:

A19 was threatened and in place. Was revoked, but the process and the lack of trust, value and need shown by the Force was enough to persuade me to retire at short notice.

Whilst A19 was salient in comments, more generally participants described how the wider organisational changes implemented as part of force austerity drives prompted the decision to retire. For participant 1040, ‘A great deal of pressure – linked to the “austerity” crisis was levied on me to suggest I would be better off leaving than staying on.’ Finally, whilst not stating that they felt forced explicitly, some participants described more specific sets of circumstances which indicated they felt compelled to retire. These circumstances included, for example, lack of support from the force in the run-up to retirement, unhelpful and unsympathetic attitudes towards illnesses, being threatened with moves to roles they did not want to do, uncertainty around the future of their career in light of changes to the orientation of the organisation, and changes to pension regulations.

Preparing for retirement

All participants were asked questions about their experience of the retirement/leaving process, which included questions about the advice and support that they had received. Almost two-thirds (62%) stated that they had received advice prior to leaving. Over half (52%) of those who stated that they had received advice prior to leaving reported they were satisfied with that advice, nearly a quarter (22%) stated being dissatisfied and a quarter stated they were neither satisfied or dissatisfied. Following on, all participants were asked to state how prepared they felt that they were for life after retiring/leaving the police service. Forty-five per cent felt prepared, compared to 35 per cent who felt unprepared and 20 per cent who felt neither prepared nor unprepared.

We now turn to the factors that may predict the degree of preparedness for retirement. Binary logistic regression models generated little evidence that an officer's characteristics – such as their age, gender or marital status – influence preparedness for retirement; the only exception here being having dependent children – those with dependent children were less likely to feel prepared than those who did not (Exp (B) = 0.57; $p < 0.05$) compared to even odds of 1.0 for those without dependent children). The circumstances in which officers retired were important though in explaining whether officers were prepared or otherwise. Those who received advice were almost twice as likely to feel prepared than those who did not (Exp (B) = 1.89; $p < 0.05$). Those whose reasons for retirement were non-voluntary and related to medical reasons were less likely to feel prepared (Exp (B) = 0.16; $p < 0.05$) than those who retired voluntarily at normal pensionable age, and those who were injured on duty (Exp (B) = 0.31; $p < 0.05$) were less likely to feel prepared than were those who had no injury.

We turn now to explore in more detail participants' views regarding the nature of the support that they received before leaving the service. To begin, participants were presented with various types of support and asked to rate how helpful they would have found each if they had been offered it immediately before retiring or leaving the police and if they were it offered now, taking into account the participants' current circumstances. The two lists of support types varied slightly to account for the different circumstances between those who were about to retire and those who had retired or left the police. [Figure 1](#) outlines the various support services in terms of how helpful participants said they would have been if offered to them prior to retiring or leaving the police service. When the responses for those who replied 'helpful' and 'very helpful' are combined, the retirement services that participants said they would find most helpful prior to retiring included: financial support towards career retraining (80.7%); having a local support network (80.7%); support for mental health needs for those about to retire/leave the police (69.0%); and financial support at times of crisis to help towards unexpected expenses (65.9%).

[Figure 2](#) outlines the various forms of support in terms of how helpful participants said they would find them if they were offered to them now.

The responses to each statement have been ranked in terms of the percentage who said each would be helpful (helpful and very helpful). The support service that participants said they would find most helpful (helpful and very helpful) was a local support network (80.9%). Once again, support around finding new employment was also perceived to be helpful, with 80.2 per cent saying career advice would be either helpful or very helpful and 73.6 per cent saying financial support towards career retraining. Some 70.4 per cent of participants said that emotional support and health advice provided by a formal network of trained advisors would be helpful or very helpful, whilst 62.4% said they would find better access to mental health services helpful or very helpful. Clearly being supported in finding new employment and dealing with the emotional and financial consequences of retirement were very important to participants, something which can be fleshed out by free text responses. There were 122 participants who outlined their views about the advice and support they received prior to retiring from the police service.

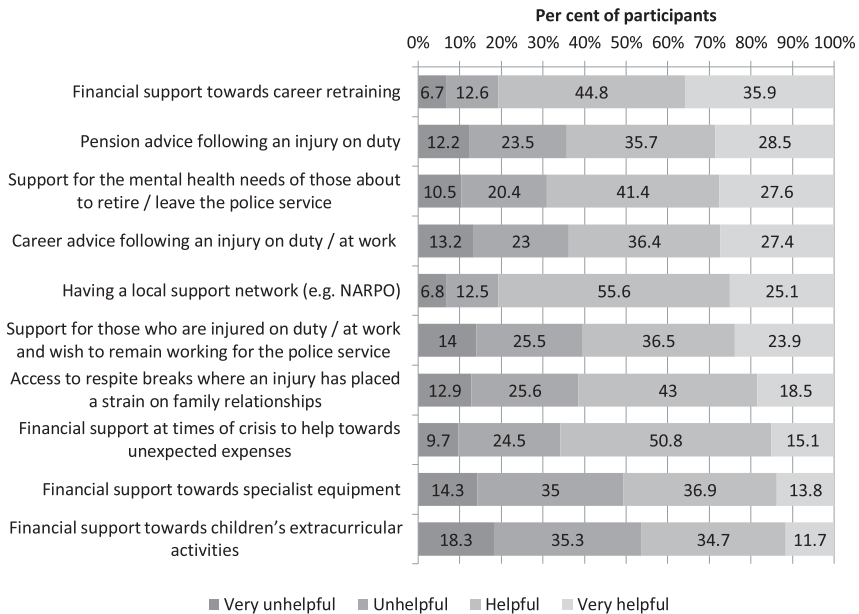


Figure 1. Forms of support prior to retiring.

Notes: Base: all participants. NARPO: National Association for Retired Police Officers.

Preretirement planning and long- and short-term organisational support for retired and retiring officers were primary themes.

The timing, content and quality of pre-retirement courses dominated free text responses. Whilst undeniably valuable for many, participants drew attention to limitations of the pre-retirement programmes. Some participants drew attention to the timing of the courses. Most employees do not seriously start planning for retirement until very close to the actual retirement decision (Wang and Shultz, 2010). However, participants highlighted mixed views about timing of the courses – for some they were too early and others too late in the process. That they focused on financial planning (and especially with regard to guiding retiree’s future financial investments) was highlighted by many participants. Whilst not discounting the value of financial planning, many participants felt this was to the detriment of other areas of retirement planning and, in addition, assumed that former officers had something to invest. Accordingly, the sessions inadequately prepared attendees for the transition to retirement and was of little value for those with nothing to invest. That there was insufficient focus on developing the employment skills of retiring officers was often noted. Doing so was seen as important because, as has been stressed, many officers retire at a relatively young age. For participant 1122, ‘At 54 years of age I was not of a mind to retire and do nothing, as such the seminar was relatively worthless.’ A lack of appropriate pre-retirement support for officers retiring for reasons other than having completed their 30 years’ service and especially those retiring on ill- health grounds was noted by some participants. For participant 1112, ‘I attended a pre-retirement course which was only aimed at officers leaving after 30 years – no advice for retiring on ill health’, and for participant 1029:

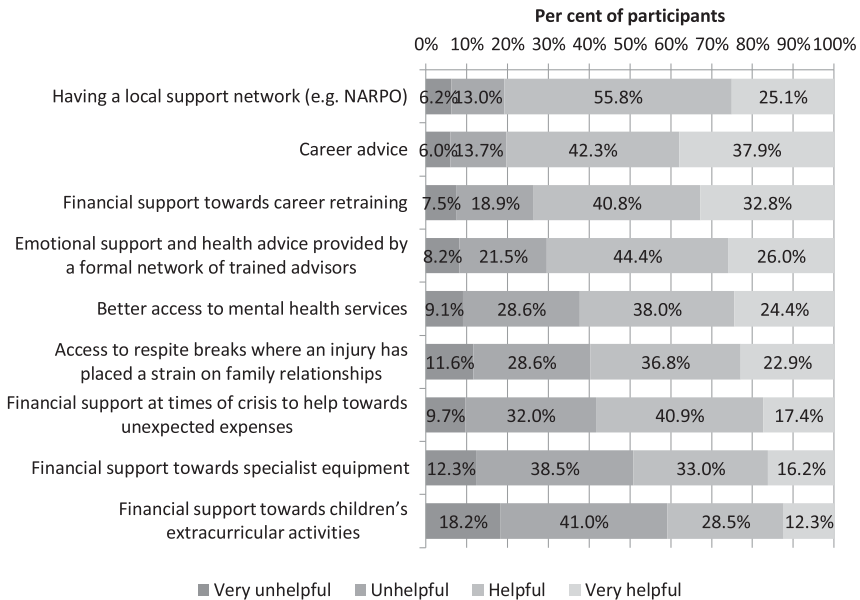


Figure 2. Forms of support after retirement.

Notes: Base: all participants. NARPO: National Association for Retired Police Officers.

It was assumed I was retiring of my own free will. There was little or no advice or concern as to whether or not I would go on to further employment.

Whereas the emotional impact of leaving the police service and the transition from the police service to the 'civilian' world was a theme within responses, lack of input on the emotional impact of retirement was noted by many. Participant 1053 described how the pre-retirement course 'failed to explore the emotional impact of leaving the service and how to manage the transition into retirement'. This participant went on to suggest that

It would benefit from an input by those that have made the transition and learned lessons along the way whether in setting up their business or in trying to achieving a better work/life balance.

More generally, participants suggested that constabularies should do more to ease the transition from the service to civilian life. For participant 1386:

Although the responsibility for 'life after the police' is a personal one I am not convinced that there is sufficient help or advice for the transition. There is a significant psychological impact that although mentioned is not highlighted enough.

Participants tended to draw attention to the lack of long- and short-term organisational support for retired and retiring officers. Participant 1195 explains that:

The Federation & Superintendents Association provide useful seminars, but the service itself does nothing to assist. I feel that there could be much more done with a little good will to re-engage staff with considerable experience as volunteers or police staff employees, thus harnessing substantial gains for the service. Instead, the feeling is very much one of 'move over, you're past it'.

Indeed, participants sometimes felt disappointed that 'The day you leave you cease to exist to the Force' (participant 1069). As participant 1339 put it, 'the day I left was as if the police washed their hands of me, a nice pat on the back thanks son. But no connection since leaving sad really'. As participant 1195 (above) suggests, it may be that officers leaving the service could still have a great deal to offer and volunteering may compensate for the loss of camaraderie experienced by officers as they transition out of their roles.

Post-retirement life

We turn now to consider officers' post-retirement life, focusing on any employment or voluntary work they were engaged in and how they were coping financially.

Paid employment – 'bridging'

We have seen that bridge employment has been defined as labour-force participation by those who have left their career and are moving towards complete labour-force withdrawal (Wang and Shultz, 2010). We do not know what kinds of work they went on to do but following their departure from the police service the large majority of participants went on to some kind of employment (68.2%): 28.0 per cent went into full-time work, 19.3 per cent into part-time work, 16.4 per cent were self-employed, 4.6 per cent reported to be in various combinations of work-types and 2.9 per cent described themselves as unemployed. This left 28.9 per cent who reported being fully retired.

We then explored predictors of employment post-leaving or retiring from the police service. When looking at the characteristics of former officers, we found that men were over twice as likely as women to be in paid work (Exp (B) = 2.56; $p < 0.01$). Whilst marital status had no significant impact on employment, those with dependent children at home were just over twice as likely to work than those who had no dependent children (Exp (B) = 2.25; $p < 0.01$). Reasons for leaving the service were also associated with whether former officers engaged in post-retirement employment. Those whose reasons for retirement were based on medical grounds and was non-voluntary were less likely to work (Exp (B) = 0.24; $p < 0.05$) than those whose retirement was voluntary after 30 years of service and those who retired following an injury on duty were much less likely to work (Exp (B) = 0.31; $p < 0.05$) than those who retired without an injury.

Volunteering

Participants were asked about any other activities they engaged in post-retirement, including any voluntary work. A third (32.5%) of the sample stated that they volunteered following leaving the police. Further analysis showed that two-thirds of these volunteers (a fifth of the sample) were also in some kind of paid employment. We then explored predictors of volunteering post-leaving or retiring from the police

service. A logistic regression demonstrated that gender was a predictor of volunteering post-retirement: male former officers are less likely than female former officers to volunteer (Exp (B) = 0.52; $p < 0.05$), controlling for rank and reasons for retirement. It was also shown that constables were least likely to volunteer (Exp (B) = 0.37; $p < 0.05$) compared to more senior officers. It is possible that the higher-ranked officers are more likely to have been asked to volunteer and/or may have been volunteering whilst still serving as an officer. Whilst participants who had retired on medical grounds were less likely to volunteer than those who retired on age grounds/30 years' service, these differences were not statistically significant. Nor were there any statistically significant differences in the likelihood of volunteering on the basis of whether a participant had retired due to an injury on duty.

Managing in retirement

Participants were asked to rate how well they were managing financially. Overall, the majority of participants said they were either 'living comfortably' (33.8%) or 'doing alright' (45.5%), whilst 20.7 per cent stated that they were just about managing or experiencing some degree of difficulty. However, responses to this question varied, depending on certain characteristics, officer rank and the circumstances in which officers left the service. First, whilst there were no significant differences by gender and marital status, there was a significant positive relationship between older age groups and 'living comfortably' ($\chi^2 = 14.4$; $p = 0.006$) and those without dependent children were more likely to report 'living comfortably' ($\chi^2 = 12.27$; $p = 0.002$). Significant relationships were seen between higher ranks and 'living comfortably' ($\chi^2 = 18.1$; $p < 0.01$). There were also differences by reasons for retirement. Those retiring on age grounds, whether voluntarily or not voluntarily, were doing significantly better than those retiring on medical grounds ($\chi^2 = 49.5$; $p < 0.000$). There were also significant differences between those who retired with an injury obtained on duty compared to those who did not – if injury on duty was reported as a reason to retire, 43 per cent report finding it difficult to manage compared to those whose retirement was not related to injury on duty where only 17 per cent report it difficult to manage ($\chi^2 = 42.9$; $p < 0.000$).

Injury on duty

Given the salience of injury or illness obtained on duty in respect of retirement preparation and outcomes, we now consider this group in a little more detail, focusing on the nature of injury and its impact and perceptions of support for injured officers before and after retirement.

The nature of injury and its impact

Eighty-nine participants (21.4%) indicated that their reason for leaving or retiring the police was influenced by an injury or illness sustained on duty. Of these, 41.6 per cent reported experiencing a physical injury, 31.5 per cent a psychological injury and 24.7 per cent both a physical and psychological injury. There was evidence to suggest that these injuries and illnesses were having an impact on participants well into retirement: 71.4 per cent said that they were still receiving support

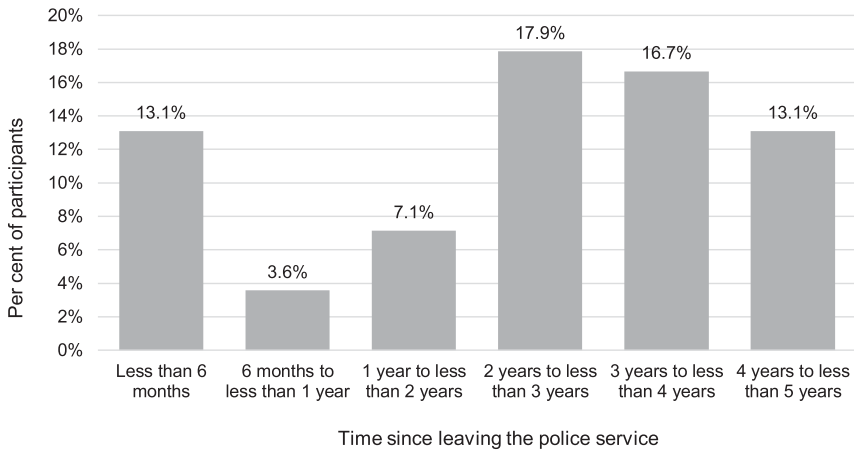


Figure 3. Receipt of ongoing support and length of time since leaving police service.
 Note: Base: all those who had left or retired from the police service due to an injury on duty.

having left the service. [Figure 3](#) sets out the proportions of officers in receipt of ongoing support by the length of time since leaving police service.

In addition, well over half of participants (59.5%) stated that they experienced other significant health problems that they felt were related to their injury or illness sustained on duty, whilst nine out of ten (92.9%) said that their day-to-day activities were limited to some degree as a result of a health problem or disability that had lasted, or was expected to last, at least 12 months.

Supporting injured officers before and after retirement

We consider now participants' perceptions of the support available for officers who retired with injuries obtained at work. Participants were asked about the types of support they accessed in relation to their injuries, whilst still employed by and since leaving the police service ([Figure 4](#)). The majority of participants accessed in-force health-care assistants/force medical assistants or doctors (85.9%), general practitioners (GPs)/practice nurses (81.2%), occupational health services (69.4%) and in-force counselling services whilst still employed when seeking support in relation to their injury. Having left the police service, the support services accessed by participants in relation to their injuries included GPs/practice nurses (81.8%), out-patient clinics for physical injuries (25.5%), private physiotherapy (25.5%), private counsellors (25.5%) and NHS community mental health services (21.8%). Perhaps as expected, participants were more likely to access professional associations such as NARPO after they had left the police service.

Participants were then asked about how satisfied they were with the support that they received before and after retiring due to injury. That participants were dissatisfied with the support that they had received both before and after leaving the police service was a dominant theme ([Figure 5](#)). In general, participants were less satisfied with the support they received in relation to their injuries once they had left the police service.

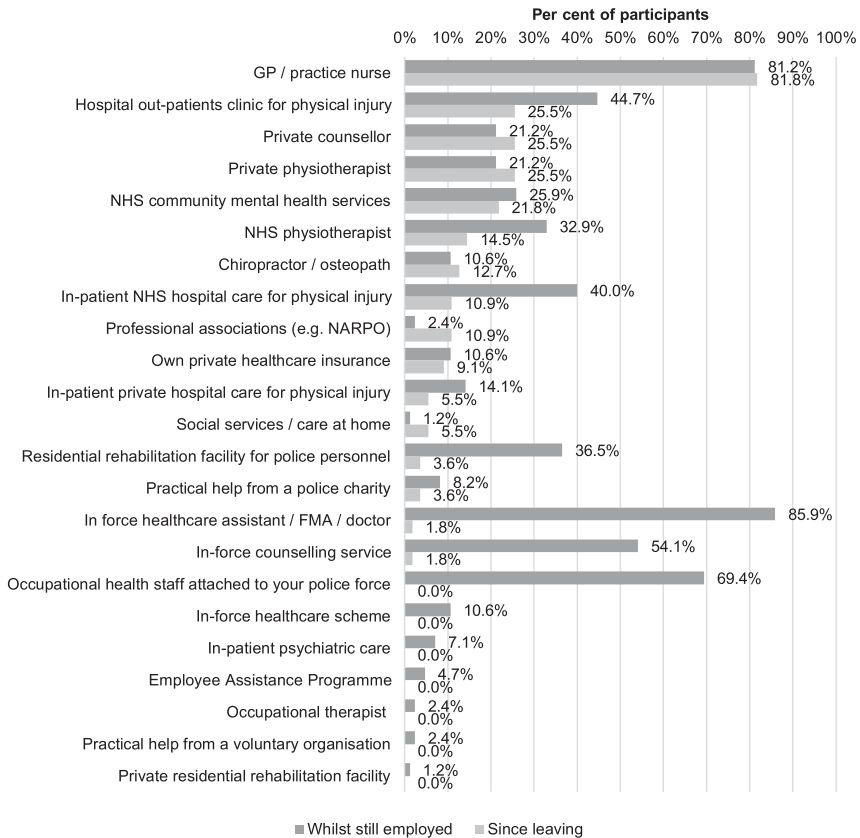


Figure 4. Support services utilised before and after leaving the service.

Notes: Base: all those who had left or retired from the police service due to an injury on duty. Participants were able to select more than one injury cause. GP: general practitioner. NHS: National Health Service. NARPO: National Association for Retired Police Officers. FMA: force medical assistant.

Following on, participants were asked whether they had any comments about the support they received in relation to their injury or illness whilst they were still in the force, to which 61 responded. An overriding theme was the lack of support from the organisation for officers injured in the line of duty. Participant 1120 stated that 'I felt unsupported throughout', participant 1139 that 'it was none existent,' participant 1278 that 'no support given just pushed out of police as I could not perform front line duties' and participant 1494 stated:

There is a complete lack of advice regarding injury on duty process and also ill health retirement, forces don't care about officers who get injured, they cast them aside and treat them like second class citizens and a burden to the forces.

As the latter quote illustrates, a number of participants noted that they felt abandoned by the organisation once the impact of their injury on their ability to do their jobs became apparent. For participant 1103:

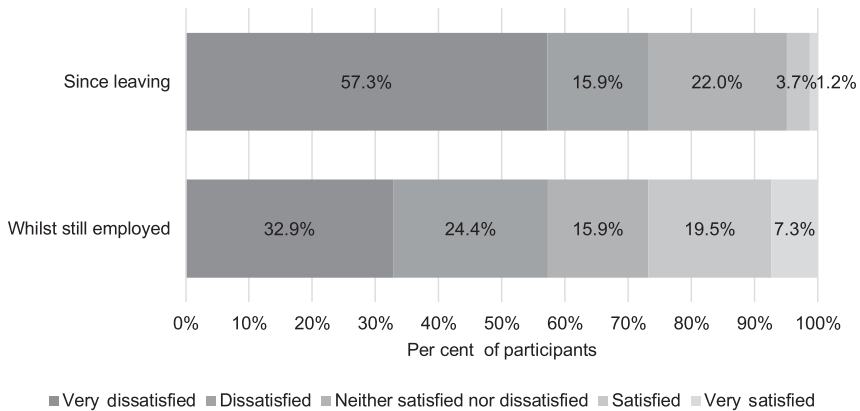


Figure 5. Satisfaction with injury support services.

Note: Base: all who had left or retired from the police service due to an injury on duty.

Once they knew about my disability and the impact at work I felt like I didn't exist anymore to them. I have received no support since leaving the police.

Participants drew attention to how, in their view, operational imperatives and, in particular, the need to make savings influenced how they were treated. Participant 1107 described how the support they received following an on-duty injury was initially good but that 'when the financial restrictions affected the police, it was clear that my career was coming to an end'. Reflecting the position for officers who left the service due to injury or ill-health more widely (discussed above), the decision to medically retire officers who have been injured on duty can sometimes interact with disciplinary processes. For participant 1264:

Returned to work but the procedures are not geared for support and although they're supposed to be supportive to be told you'll be facing discipline management action if you don't comply or can't comply with them only increases anxiety and stress ... I decided not to put myself through that and leave.

A linked theme was that participants believed the organisation can be reluctant to believe officers who report that their work is affected due to injuries and illness that they obtained on duty. One officer stated that 'I was treated as if I was making the whole thing up even though I had suffered well documented serious [injury] on duty which resulted in mental health problems' (participant 174). It follows that lack of sympathy and understanding was a concern for some participants. For participant 1338:

Terrible treatment received from a number of supervisory officers and some staff of same rank. The supervisors just did not understand/or care how my illness affected me.

Former officers who retired due to injury or illnesses obtained on duty also tended to draw attention to what they saw as insufficient support once they had left the police service. Participant 1601 noted:

Support was poor. Feel quite alone and although I want to work don't know how. Don't know what I could do. There's no support once you leave, just feel I have been left broken by the force with no help or support in how to rebuild my life or be normal again.

This point was taken up in a further free text question which asked participants to consider whether there were other forms of support they would like to see offered to those who leave/retire from the police due to an injury on duty/at work. Fifty-one provided answers to this question and the primary theme was that long-term formal structures of support for officers who leave following injuries obtained on duty were needed. For participant 1010:

Depression doesn't just stop after 6 sessions of counselling and a box of tablets. It's a gradual process but when you leave. You're forgotten. The service should support staff after they leave.

This was considered especially important in light of the emotional consequences of leaving the service. For participant 1271, 'Some form [of] contact or even a follow-up phone call would have been pleasant', participant 1356 stated, 'yes, there has to be some form of support for all officers retiring from ill health as after nearly 30 years in a career that defines you are left in the wilderness' and for participant 1390:

You are abandoned. There should be a welfare officer during and after you have been ill health retired. The injury just didn't impact on my life the psychological impact and feeling abandoned and shut out was the worse.

Discussion and conclusion

We started this article with the observation that whilst the matter of labour-force retirement has attracted a large body of academic literature, relatively few studies have considered the experiences of officers who have retired from the police service in England and Wales. Understanding the lived experiences of different actors across varied occupational groups is important in the context of an ageing population and this article considered the experiences of former police officers as they left the service and aspects of their post-service life. We argue that certain individual, role and organisational factors come together to explain how the transition to retirement is understood by police officers, and how and help explain why retirement is experienced differently by different officers. We conceptualise police retirement as a multi-dimensional issue in which a number of factors may come into play and have different effects depending on the precise sets of circumstances in which retirement occurs. Some of these are unique to the police role, others

more generic. In what follows we unpick these factors, and link them to wider perspectives on retirement, and consider implications.

We find evidence that officers experience retirement from the service differently. Gender, for example, was playing a role – albeit a varied one. Women were less likely to bridge, more likely to volunteer and more likely to report relying on their partner's income than were men. But there were no differences in respect of gender in relation to whether they felt prepared for retirement or whether they were managing in retirement. Having dependent children at home was also playing a role. Those with dependent children at home retired less well prepared, were more likely to bridge, and reported being less well-off financially. Rank was playing a role – albeit a fairly limited one. Though the more highly ranked, and hence better paid, former officers were more likely to feel comfortably off, few other differences were identified. Thus, officer characteristics, such as the gender and rank and whether the former officer has dependent children at home, do come to bear on retirement experiences albeit to greater or lesser degrees, and in different ways. Further examination of how the characteristics of former officers – and specifically how the interplay of identity, role and officer characteristics – shapes retirement decisions and outcomes would be welcome.

A key finding of this article is that the specific circumstances which fuelled retirement have a strong influence on how retirement is experienced and the outcomes for former officers. Notably, where officers retire involuntarily and/or on medical grounds and, especially, where they retire following an injury obtained on duty, they retire less well prepared, are less likely to engage in paid work and are less likely to report being financially secure. That these officers were leaving in circumstances which are not entirely under their own control is likely to be important in explaining these observations. For it is generally held that where retirement is involuntary, or occurs before the anticipated time of retirement, the transition is especially disruptive and associated with reduced wellbeing (Szinovacz, 2003). Officers are not always in control of the decision to retire, not least because wider organisational processes and practices play a role. In reality, many retirement 'decisions' consist of the fine-grained weighing up of information about their individual work and non-work environments (Wang and Shultz, 2010). When the 'cost' of working starts to outweigh the 'benefits', older workers may decide to retire (Wang and Shi, 2014). Thus, retirement decisions may be conceived as a rational decision-making process. However, this article has drawn attention to how some older officers felt forced to retire. This needs to be understood within the context of the organisational and economic backdrop to this study. Funding of police services fell significantly from 2010 (HM Treasury, 2010). As noted, police organisations in England and Wales have limited means to manage police officer numbers and police services looked to manage staffing numbers through retirement in the face of financial retrenchment (*see also* Flynn, 2011). Police services invoked formal regulations to force retirement or informally placed pressure on officers to retire. In some cases, especially where officers were ill or injured, it seems that disciplinary proceedings, or the threat of disciplinary proceedings, were being used to manage officers out of the organisation (Winsor, 2011, 2012). For these officers, this was the source of disillusionment. Retirement then can become an area of

conflict as the expectations and desires of individuals stand in contrast to the needs of the organisation.

All of this focuses attention on preparing for the transition to retirement. For some time, retirement preparatory programmes have been shown to be important in preparing individuals for the transition (Charles, 1971; Glamser and DeJong, 1975; Glamser, 1981, Kamouri and Cavanaugh, 1986; Anderson and Weber, 1993). This is especially so as officers retire relatively young and may struggle with the practical and emotional implications of the transition (Caudill and Peak, 1990a; Patterson *et al.*, 2001; Ruiz and Morrow, 2005). We find that whilst the majority of officers engage in some kind of preparation, not all do. Timing of the sessions is also important – sometimes coming too early or too late to be useful. Moreover, perhaps, that preparation was somewhat limited. Reflecting research which demonstrates that retirement rituals focus less on entry into a new life and more on the ‘termination’ of the work career (Szinovacz, 2003), we find police retirement planning to be insufficiently focused on future employment and the psychological and emotional changes associated with the transition to civilian life. As we have seen, it has been argued that the transition to retirement may be difficult for police officers because of the loss of features associated with their role – notably the loss of the status and the loss of solidarity and camaraderie associated with police work (Patterson *et al.*, 2001; Ruiz and Morrow, 2005; Caudill and Peak, 1990a; Rehm, 1996; Ruiz and Morrow, 2005; Brandl and Smith, 2012). This may be especially problematic where officers do not have other roles to turn to or if they are unprepared. Something that may be especially so for those retiring/leaving on ill-health grounds. Certainly, former officers demonstrated an appetite for extra help with preparing for new careers and for coping with the emotional implications of the transition.

Whilst there was little difference between characteristics of officers (such as their age, gender or marital status) in terms of the extent to which they felt prepared for retirement, the circumstances under which retirement occurred does influence the degree of preparedness. As noted, officers for whom retirement was non-voluntary, related to medical reasons or injured on duty were less likely to feel prepared. Preparation may be especially important where the individual is otherwise vulnerable (Szinovacz, 2003). This research has certainly demonstrated that those officers who left the service due to injuries or illnesses obtained on duty fare poorly. Ironically, those in greatest need of preparation seem to be the least likely to get it. In addition, these officers were generally dissatisfied with the nature of the assistance that they received before they left the service and, despite evidence that the health needs of officers who retired following injury obtained on duty continued into retirement, satisfaction with assistance deteriorated further upon retirement. There was a sense that these officers felt abandoned by the organisation following their retirement. Whilst an organisation might consider that their duty to an employee abates once that individual has left, there may well be a moral case for supporting those officers who continue to be affected by their work-related injuries following retirement.

The implications of all of this are fairly obvious. Retiring officers need practical and emotional support. That said, there are clearly a wide range of different circumstances under which officers retire, with some being more complex than others.

Clearly, those who retire early (*e.g.* on medical grounds) are likely to have a different set of needs in terms of retirement preparation which may be more difficult for forces to meet. However, whilst the individual circumstances of each individual's retirement (regardless of reason) will vary, forces might consider ring-fencing/identifying those who have long-term health needs/likely to retire on the basis of medical grounds and offer additional support that is not focused on financial investments.

That retirement may not be the end of employment is well understood (Shulz and Wang, 2011; Wang and Shi, 2014). However, as we have stressed throughout, this is especially pertinent for officers who are often relatively young when they retire. Studies of bridging are somewhat sparse (Beehr and Bennett, 2015) and very few studies have considered the bridging in respect of policing (an exception being Hill *et al.*, 2015). Nonetheless, our findings back up the widely held assumption that the majority of officers do pursue some kind of paid work following the end of a police career. This study does not tell us much about precisely what kind of work former officers engage in post-service – be it self-employment or wage-salary employment, be it a new 'career' aimed at promoting new opportunities and personal growth or a 'job' aimed primarily at generating an additional income, or be it work connected or unconnected to the policing environment – nor what influences those employment choices. However, it does suggest that officers experience bridging differently. Reflecting wider literature on the issue, former male officers are more likely to bridge than former female officers. Previous research has shown that women are less likely to bridge because of discontinuous work histories and because of preferences to engage in volunteering – something also demonstrated by the current study – or leisure pursuits in retirement (Beehr and Bennett, 2015). Again, this study tells us very little about how the gender of former officer's shapes the kind of bridging work undertaken but it seems possible that it does. Also consistent with other research (*see* Beehr and Bennett, 2015), those former officers with dependent children at home are more likely to bridge – a result of pressure on income – and those who retire on medical grounds are less likely to bridge. Decisions about whether to bridge and the form it takes are undoubtedly shaped by the characteristics of officers, the circumstances and expectations of their retirement, the nature of their former role and experience, and organisational features of the police service. However, whilst we have provided some initial observations, there is much more to learn about the factors that shape bridging decisions and the impact that this might have on former officer wellbeing over the longer term. Further research on these matters would be welcome.

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Note

1 Police Pensions Regulations (1987) No. 257 (<https://www.legislation.gov.uk/ukxi/1987/257/contents/made>). The legality of this position has been challenged on the basis of age discrimination but at the time of writing was legal (*see e.g.* <http://www.personneltoday.com/hr/a19-police-retirements-not-age-discrimination-court-of-appeal/>).

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