Supporting Officers after the Badge: The Impact of Retirement on Law Enforcement Families

Families have a vital role in supporting officers throughout their career. This support role will look different as an officer transitions into retirement. As a family member, there are important things to consider throughout this new chapter.

Positive Changes and New Challenges

While this major life event may bring questions and changes, retirement provides an opportunity for reflection, new hobbies, and more quality time with family.

- Acknowledge that retirement can mean a change in identity for the officer and even for yourself as a member of a law enforcement family.
- Understand that officers who retire suddenly for reasons such as an injury may struggle more with the transition than those who had time to prepare for retirement throughout their career.
- Demonstrate patience with officers as they settle into a new routine. Some habits developed throughout a career, such as unusual sleep routines, are not easily forgotten.
- Help identify hobbies your officer enjoys or activities you can do together.
- Encourage officers to reflect on the accomplishments of their public service career. Spouses, children, and members of an officers support system may also reflect on their service and sacrifice as a law enforcement family.

Family Wellness and Resiliency

As a family member, you may observe changes in the behavior of your officer related to stress during a retirement transition. You may also experience your own emotional challenges related to the transition. Consider the following strategies to ensure the well-being of yourself, your officer, and other family members.

- Actively listen to your officer and understand they may not immediately share or discuss emotions related to retiring. Encourage them to share their concerns about the transitions and what they are looking forward to most in retirement when they are ready to talk.
- Have strategies to support your well-being as the transition to retirement can be stressful for families. Set aside time for hobbies and physical exercise.
- Ensure you know how to access professional support or services, such as counseling or therapy, if they are needed.
- Identify opportunities to engage with other families of retired law enforcement personnel.

Family Financial Wellness

As an officer looks toward retirement, there are important financial and legal matters that family members should consider, ranging from insurance coverage to retirement funds.

- Discuss changes in health care and life insurance coverage that may happen as a result of retirement.
- Talk to your officer about your shared estate. Although it might be a difficult conversation, changes related to retirement should be reflected within your will and legal documents.
- Have a conversation about your plans for the next chapter of your lives. Consider questions such as:
  - What type of lifestyle do you want?
  - How much will it cost to maintain that lifestyle?
  - Will retirement funds such as a pension, 457b or 401(k) support this?
- Discuss post-retirement employment plans. Will both of you continue to work? Does your officer plan to continue working?

The end of a public service career marks a transition into a new chapter. While retirement may present challenges for officers and their family members, it also offers positive changes and new opportunities.

For access to more family wellness resources, visit [www.theiacp.org/OSW](http://www.theiacp.org/OSW).