



**Supporting Mental Health in
First Responders**

A Guide for Retirees

BCFirstRespondersMentalHealth.com

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The shoe that fits one person pinches another; there is no universal recipe for living.
— **Carl Jung**

Introduction

As with any major life transition, change can bring about an array of emotions depending on the circumstances, your environment, the availability of supports, and your mindset.

Retirement is certainly a major life transition that can be viewed as a reward for years of hard work; however, it can also bring about stress, anxiety, and depression among other mental health impacts. We often spend years picturing our ideal retirement—making plans to travel the world, spending more time with family and friends, pursuing our interests and hobbies or simply enjoying the freedom to live life as you wish, with plenty of time for rest and relaxation. While we tend to plan and prepare for the financial aspects of retirement, we often overlook the psychological impact that retirement can have.

This guide offers first responders information on the potential mental health challenges that may arise, strategies to cope with these challenges, considerations for finding new purpose, and ways to thrive in your retirement. Informed by the collective expertise and experiences of first responders, this guide aims to offer practical information for the various stages of retirement so readers can mentally prepare by applying helpful strategies and tools.

First Responder Mental Health

There is little research on the impacts of retirement on the mental health of first responders, as this is an emerging field of study. However, there is research demonstrating an increase in mental health challenges reported in retirement for the general population. Studies show the psychological effects of retirement are complex and depend upon a number of factors; the most common impacts on mental health appear to be an increase in depression and/or depressive symptoms.

Over a career most first responders likely have been repeatedly exposed to distressing situations, violence, trauma, and death. In addition, there are other career experiences such as daily workplace stressors, including heavy workloads, rotating shifts, and, occasionally, discrimination and bullying. These factors can have short-term and/or long-term impacts on individuals and the negative effects can build up over weeks, months, and years.

Many first responders are at increased risk for mental health conditions either temporarily or on an ongoing basis. These conditions include anxiety, depression, substance misuse, and post-traumatic stress disorder (PTSD), and these conditions can also play a role when transitioning into retirement.

Those who struggle with mental health conditions can sometimes find the shift to retirement more challenging, and in some instances, can experience an exacerbation of their mental health symptoms. This may especially be the case for those who rely primarily on the supports and people connected to the workplace. Where once supported by a team or by peers in the first responder community, there can be multiple changes and perhaps some losses that come with retirement.

Retirement can mean a host of changes to the way you live your life and also the way you see yourself and your sense of identity. Many first responders identify strongly with the work they do and this can often lead to a strong sense of connection to the profession. First responder work can also provide a strong sense of meaning and purpose. With retirement naturally resulting in a disconnection from first responder work and its related roles and responsibilities, there can be fear around change to one's identity, your sense of belonging, purpose, and connection to peers and the first responder community—all of which can have significant impacts to one's mental health.

During your career, you may have experienced a mental health condition related to the nature of your work and perhaps have previously filed a WorkSafeBC mental health claim. Alternatively, perhaps during your career you never felt psychologically injured but upon retirement are now experiencing mental health challenges related to your career. Later in this guide, information about the WorkSafeBC claims process and benefit eligibility is provided to shed some light on this.

To prepare for the major changes that come with retirement and to understand how to protect your mental health, it is helpful to understand the stages of retirement.

Stages of Retirement

Life planning is an important key to a successful retirement and this can be done at any time. First responders who have given serious thought to what they will do in retirement will generally experience a smoother transition. It is never too soon to begin mapping out the course of the rest of your life, and for those who have already retired, it is never too late to put thought into how to live in a healthy and meaningful way.

Pre-retired: preparing to retire (≤ 5 years until retirement)

- In this stage, you have the opportunity to prepare for your retirement financially and emotionally. The better you mentally prepare, the better your chances of shifting into retirement more smoothly. Having a plan for navigating these uncharted waters will help. At this stage it may feel like going from a sprint to a full stop: where you were once busy and active in work, you may envision yourself coming to a halt. This slowing down can also mean adapting to a change in role from first responder to civilian.

Newly retired: retired within the last 5 years

- You can expect mixed emotions in this stage: excitement, fear, anxiety, among others. In general, every life change can come with feelings of discomfort so it is normal to have all different types of emotions and it will take time to adjust to a new way of life.

Retired for years: retired for more than 5 years +

- This is the stage where you have likely experienced various emotions. You are no longer in planning, preparing, and moving towards retirement because you are living it. The dust has settled and now deeper questions on who you are and how you want to live are common at this stage.

At every stage there are tips you may wish to consider to protect and maintain your mental health.

Tips for Each Stage of Retirement

Tips for the pre-retired

- Check your benefits – gain an understanding of what mental health benefits are available/are not available once retired.
- Get a tune up – make use of your current benefits (dental, hearing, massage, physiotherapy, etc.); get assessed from head-to-toe while you are still covered and talk to your health practitioners about your treatment needs and how to maintain your continuity of care into retirement.
- Build your mental health support – consider connecting with a mental health professional/therapist to build a relationship (even if things are going well); comfort and familiarity with a therapist can help in knowing where to go if/when you find yourself struggling.
- Start with your employer – find out about supports available internally; check with your union.
- Look at any pre-retirement resiliency programs your organization offers; learning about resilience before retirement can equip you with useful tools for your upcoming change.
- Consider how your relationship(s) may be impacted – marriage/family counselling may be helpful in discussing your hopes and dreams with your partner/family. Discussion and early intervention on some of the challenges that may arise during the move to retirement can help with managing stress for yourself and your loved-ones. Starting the communication process early and with some guidance from a therapist may allow for a smoother transition for everyone.

Tips for the newly retired

- Stay connected - think about who will be your support network into retirement – what relationships do you wish to preserve and continue to foster; make efforts to connect with those people and perhaps build routines around maintaining social connection (coffee meetups, playing on a sports team, etc.)
- Find new purpose – consider the ways you can bring a new sense of purpose to your life. Think about the things that are meaningful to you and you always wanted to do but didn't have the time for. Rediscover your interests; look at volunteer opportunities or ways to connect with your community.
- Explore how and if you want to stay connected to the first responder community. Some organizations have mentorship opportunities or ways to stay in touch via social media, etc.
- Keep the momentum going with your mental health supports – if you are seeing a mental health clinician/therapist or a marriage counsellor, this is a good time to stay connected.

Tips for those retired for years

- Get in touch – it's never too late to reach out; whether it is through your local union or employer, exploring what is available for retirees can be a good starting point.
- There are several resources available online which can offer ways of seeking support and connecting with other retirees (see: Available Resources).

- A sense of meaning and purpose – explore ways can you continue to find meaning and purpose in your life. This may or may not be related to your work as a first responder; what is most important is you find a way of living life that feels fulfilling. Consider opportunities that allow you to stay socially connected, as social connection has been shown to improve mental health at any stage of life.
- Consider connecting with mental health support through the Occupationally Aware Clinicians network (a group of clinicians trained to understand the nature of first responder work); this can especially help if you are facing mental health challenges and feel like you are alone (see: Available Resources).

Unexpected Retirement

There are also life circumstances that might mean your retirement was not planned but instead happened as a result of a factors not fully in your control. When retirement is unexpected, it may pose its own set of mental health challenges. It is important to remember, regardless of the many circumstances that may have led to retirement – planning is essential. Based on your situation, you will benefit from some thought to prepare for this life change by gathering information, connecting with social supports and practicing self-care.

There are also circumstances in which first responders may find themselves returning to the workplace after retirement. It is not uncommon a first responder to come out of retirement and return to the workplace to pursue part-time, casual, or other work opportunities. It is important to consider the risks versus the rewards of returning to work after retirement and if this is a good fit for you, depending on your health, life circumstances, future goals and desires. You may wish to write things down to make a plan and/or talk to a close friend, family member or colleague to act as a sounding board.

Recognizing Mental Health Injury: Signs and Symptoms

There are usually signs and symptoms indicating someone may be suffering from mental health challenges. The *Mental Health Continuum Model* (developed by the Mental Health Commission of Canada) illustrates the different mental health phases a first responder may experience throughout their life and career, and as well as what may be experienced after retirement. It also describes the physical and mental effects associated with each phase.

The model includes the following phases:

- Healthy: adaptive coping and wellness (green)
- Reacting: Mild and reversible distress (yellow)
- Injured: More severe and persistent functioning impairment (orange)
- Ill: Clinical illnesses and disorders requiring concentrated medical care (red)

Being aware of these signs and symptoms can help guide you to when you may benefit from taking action or seeking assistance. It is important to recognize it is normal to go from one phase to another (example: healthy to ill) in a short time depending on the circumstances you are faced with. It is when we stay in the injured or ill phases for a period of time (two weeks or greater) that it is recommended to address problematic patterns, discuss your mental health challenges and seek support.

Mental Health Continuum Model¹

Healthy	Reacting	Injured	Ill
<ul style="list-style-type: none"> • Normal fluctuations in mood, calm, takes things in stride • Normal sleep patterns, few sleep difficulties • Physically well, good energy level • Consistent performance • Sense of humour, in control mentally • Physically active and socially active • Limited or no gambling/alcohol use 	<ul style="list-style-type: none"> • Nervousness, irritability, impatience, sadness, feeling overwhelmed • Trouble sleeping, intrusive thoughts, nightmares • Tired/low energy, muscle tension, headaches • Procrastination • Displaced sarcasm, forgetfulness • Decreased physical and social activity • Regular but controlled gambling/alcohol use 	<ul style="list-style-type: none"> • Anxiety, anger, pervasive sadness, hopelessness • Restless or disturbed sleep, recurring images or nightmares • Increased fatigue, aches and pains • Difficulties with performance and concentration, workaholism, or presenteeism • Negative attitude • Social avoidance or withdrawal • Increased gambling/alcohol use 	<ul style="list-style-type: none"> • Excessive anxiety, easily angered, depressed mood, suicidal thoughts • Unable to fall or stay asleep, sleeping too much or too little • Exhaustion, physical illness • Unable to perform duties/control behaviour/concentrate, overt subordination, absenteeism • Isolation, avoiding social events, not going out or answering the phone • Gambling, alcohol, or other addictions
Actions to take at each phase of the continuum			
<ul style="list-style-type: none"> • Focus on task at hand • Break problems into manageable chunks • Identify and nurture support systems • Maintain healthy lifestyle 	<ul style="list-style-type: none"> • Recognize limits • Identify and minimize stressors • Engage in healthy coping strategies • Get adequate food, rest, and exercise 	<ul style="list-style-type: none"> • Identify and understand own signs of distress • Seek social support and talk with someone instead of withdrawing • Seek help 	<ul style="list-style-type: none"> • Seek consultation as needed • Follow health care provider recommendations • Regain physical and mental health

¹ Various versions of this model exist. Originally adapted from the Mental Health Commission of Canada's The Working Mind.

Other self-assessment tools can help determine whether support and intervention from a health care provider may be recommended. **HeretoHelp**, a project of the BC Partners for Mental Health and Substance Use Information, offers screening self-tests to help people evaluate their own mental health or wellness. The tests look for signs or symptoms that can show up in some mental illnesses and can also help someone identify patterns of feelings or substance use. The self-tests focus on issues such as depression, anxiety disorders, risky drinking, and well-being, and can be accessed on their website (see: Available Resources).

Your Feelings are Normal

As mentioned earlier, transitioning to retirement can be challenging and complex—bringing about an array of feelings and emotions. Recognizing these emotions are normal is the first step. Depending on your emotions and whether they are impacting you in problematic ways, there can be actions to take if you find yourself struggling. It can be easy to harshly judge the emotions that arise. It is important to recognize your emotional responses are a normal part of a major life change. Accepting your feelings are normal can help to reduce the stigma that comes with experiencing mental health challenges. Retirement is a process. Naturally, this shift takes time and will require patience: give yourself time to adjust to the new situation and get comfortable again.

When to Seek Help, Where to Seek Help

As a first responder, you have likely spent much of your time focusing on the needs of others and finding ways to help in some of the most distressing circumstances. This can sometimes lead to a natural capacity to help those in need; however, it does not equally mean it's easy to recognize your own mental health needs or to seek help for yourself. There are a number of tools available to help determine if seeking help could be beneficial, and it is never too late to start connecting with support. There are also a number of first responder resources available to support your mental health.

Please see the later section, Available Resources, that includes the Occupationally Aware Clinicians network, which is a directory of healthcare providers who have specialized training in first responder culture and an understanding of the nature and impacts of first responder work.

Preparing Mentally for Retirement

Finances and Mental Health

Finances can certainly have an impact on mental health when transitioning into retirement and can be a burden if we haven't prepared for the change. Making a financial plan with a budget for your projects, dreams, and interests can help ease the stress that comes along with managing your finances.

If you have figured out how you want to spend your time, you need to know what your plans will cost and confirm your financial resources are sufficient. You may conclude you

should post-pone retirement by a couple of months or years to afford your dream. Alternatively, you may consider less-expensive activities if you really don't want to work longer.

Many people find it helpful to evolve gradually into retirement rather than jump right in. If your work allows, you might want to consider taking an extended vacation to recharge your batteries and see how you deal with the different pace of life. You can also use the time to gauge how well you can live on the budget you have allocated for retirement.

We're in this Together: the Role of Loved-ones and Family

Communication is key when planning and preparing for retirement, particularly if your loved-ones such as spouse, family, and/or friends are involved. In this context, we define family broadly to encompass all those who love and support a first responder. Although retirement is about your life and what happens next, we cannot forget about our loved-ones whose lives may be impacted by our retirement and the changes that follow. As an example, many couples assume they share the same vision about life in retirement without talking about it. This assumption can lead to disappointment, conflicts, and friction and sometimes even lead to divorce because you're not on the same page anymore.

It is essential to discuss your hopes, dreams, and plans for retirement with loved-ones. Communication does not guarantee a sharing of these priorities; however, it does allow for clarity and preparation to assist in maintaining healthy relationships with those close to you. Keep each other in the loop so you can plan for activities working together to create a new way of life.

Another thing to discuss with those living with you is how you're handling matters at home. The transition can bring about change that is stressful and it can be helpful to think about how roles and responsibilities may evolve. Discuss how to handle alone time, together time, and household activities to prepare your loved-ones for this life change.

Also, where applicable, communicate your retirement plans with your extended family. For example, your children may expect you to babysit your grandchildren to reduce childcare costs, but you don't want to be tied up. This is another discussion best held in your pre-retirement stage so everyone is on the same page.

Get a Tune-up

Pre-retirement is also a great time to take advantage of your employer's mental health benefits while you are still working. This essentially entails a tune-up before retirement where you may wish to get your physical and mental health needs tended to and plan for the move into retirement. If already connected with a mental health professional, it may also be helpful to discuss any concerns, thoughts, or areas you wish to work through that will set you up for success and maintain good mental health during the transition and into your retirement.

This is also a good time to learn about the mental health benefits available once you have retired, as well as other benefits or supports. Check to see what your retirement benefits will be before you get there so you can prepare: having knowledge can often help ease anxiety.

Commencement of Retirement

The Power of Social Connection

Social interaction has a significant impact on both mental and physical health. Humans are social beings that do not do well in isolation; multiple studies have shown socializing has both physical and emotional health benefits.

Maintaining social connection is crucial for a happy and healthy retired life. When you stop working, it can be helpful to replace the daily social interaction you had at your work with other social connections like family, (new/old) friends, and your community. This may be a time where you re-evaluate your social circle. Think about those who have the time and capacity to connect with you into your retirement. You may wish to explore maintaining connection to peers at work or within the first responder community. There may be other retirees that have already retired and this would be a good time to re-connect. It is important to consider those who are closest to you and think about how you can maintain closeness and connection in these relationships.

The Need for Meaning and Purpose, and Goal Setting

Your job likely has become a big part of who you are, and many first responders feel a sense of lost identity once they retire. Part of being mentally prepared to retire is knowing or rediscovering your identity.

For many first responders, their work creates a purpose and provides direction in life. You need the paycheck to pay the bills and save money for retirement, but achieving goals and successes at work gives you a sense of fulfillment. Doing a job well gives us satisfaction and a worthy, useful, and accomplished feeling. Once you retire, this goes away or looks different. It can help to explore a new purpose to make life feel meaningful.

Perhaps one of the most difficult aspects of retirement is managing the inevitable self-examination questions, such as "Who am I, now?", "What is my purpose at this point?", and "Am I still useful in some capacity?" New and satisfying answers to these questions can help provide a sense of closure from a first responder's working days.

For people who have put all their time and energy into their career, it can be difficult figuring themselves out when they retire. People who know their qualities, values, and personal characteristics *outside* of work will struggle less with their identity, so spending the time to think about who you are outside of the work is a great place to start.

Work gives you a purpose, identity, social connections, and a steady routine. The loss of structure and routine can bring on sadness and depression. Many retirees miss social contact and stimulation in retirement. To be successful in retirement means that you find fulfilling replacements for your work routines. Find happiness in (maybe new) interests, relationships, and activities by creating healthy routines that keep you connected.

The enormous amount of freedom with retirement can feel a little bewildering at first, and you can feel lost. Creating routines will help you:

- Have something to hold onto in endless “free” retirement days
- To limit wasting your time
- To set the (positive) mindset for the rest of your day
- Create momentum, which will lead to future successes and goals achieved

To be mentally prepared for your retirement, you can think about how you want to replace your work routines. It is best your new routines combine physical, mental, and social activities, so you stay stimulated on all fronts.

The Importance of Physical Health

Physical exercise has many benefits. If you exercise regularly, you strengthen your muscles, manage your weight, and reduce the risks for many diseases. Exercise increases your chances to live longer so you can enjoy your retirement longer. But exercising also improves your mental health.

Exercise reduces levels of the body’s stress hormones, such as adrenaline and cortisol. It also stimulates the production of endorphins - the chemicals in the brain that act as your body’s natural painkillers. So exercising keeps your body strong and your mind healthy. Getting physically fit for your retirement means you are also more prepared for the different activities you have planned.

A nutritious diet is also important as it impacts both physical and mental health. Eating well balanced, sensibly-portioned meals fuels your body with the energy it needs to stay well.

Lastly, sleep is essential to maintain good physical and mental health in retirement. For many first responders, sleep during your career may have been a challenge with shift work, long hours, and other work demands that impact sleep routines. Retirement may now mean you have more control of your sleep routine and can practice good sleep hygiene which includes: getting enough hours of sleep, setting a bedtime and wake up schedule, preparing for relaxation activities that allow for easing into restful sleep (limiting screen time, not eating/drinking just before bed, etc.). Being mindful of healthy sleep habits can ensure you are giving yourself what your body needs.

WorkSafeBC Benefits and the Claim Process

You may qualify for benefits if you have a mental health disorder which happened at and was caused by work, is due to one or more significant work-related stressors or is a reaction to one or more traumatic events, and is diagnosed by a psychologist or psychiatrist.

Benefits may include health care treatments provided by a doctor or psychologist, and prescription drugs to treat the disorder. You do not need to be off work to qualify for benefits. If you think you may be eligible, please contact Claims at 1.888.WORKERS, or visit worksafebc.com and select 'Report a workplace injury'.

As a first responder, you may be eligible for benefits through presumptive legislation under the *Workers Compensation Act*. When workers in eligible occupations, who have been exposed to a traumatic event or events, are diagnosed with a recognized mental disorder as a reaction to that trauma, WorkSafeBC recognizes the mental disorder is presumed to be caused by employment. The WorkSafeBC guide, [Practice Q&A: Mental Disorder Claims - Eligible Occupations under the Presumption](#), is available for download at worksafebc.com (Forms & Resources)

For more information about the claim process, eligibility, and the supports available, the WorkSafeBC guide, [Frequently Asked Questions: Mental Disorder Claims](#), is available for download at worksafebc.com (Forms & Resources).

In addition, the [Workers' Advisers Office](#) (a branch of the Ministry of Labour, gov.bc.ca, search: workers' advisers office) provides workers, their dependents and other stakeholders with free advice, assistance, representation, training and mentoring with respect to workers' compensation issues. The Workers' Advisers Office can assist with navigating the claim process and operates independently from WorkSafeBC.

Lastly, there is also information available through the BC First Responders' Mental Health website (bcfirstrespondersmentalhealth.com) to better understand whether your mental health condition may be work-related and how to make a mental health claim.

Conclusion

This guide aims at providing first responders with the information, tools, and techniques on how to make retirement the best it can be. It is important to remember that each of us will experience our own unique journey in navigating this change in life. There is no "one" way to transition into retirement and everyone's retirement will look different depending on your circumstances. What is most important is making retirement work for you in a way that fits your life so you can live with intention, meaning, and purpose.

Available Resources

Helpful websites and organizations

310 Mental Health Support (24 hours a day)

Access to emotional support, information, and resources specific to mental health. crisislines.bc.ca

310.6789 (no need to dial area code)

BC Association of Clinical Counsellors

Access to support from a registered clinical counsellor
bc-counsellors.org

BC Psychological Association

Access to support from a registered Psychologist
psychologists.bc.ca

Canadian Mental Health Association

An organization that promotes mental health and offers support for people recovering from mental illness.
cmha.bc.ca

Crisis Intervention and Suicide Prevention Center of BC (24 hours a day)

A volunteer organization committed to helping people help themselves and others deal with crisis.
crisiscentre.bc.ca

1.800.SUICIDE or (1.800.784.2433)

First Responder Support Network

Provides educational treatment programs to promote recovery from stress and critical incidents experienced by first responders and their families. frsn.org

1.415.721.9789

HeretoHelp

Screening self-tests are tools that help you look at your mental health or wellness. These tests look for signs or symptoms that can show up in some mental illnesses.

heretohelp.bc.ca/screening-self-tests

Honour House Society

Honour House provides free accommodation for first responders and their families while receiving medical care in Metro Vancouver. honourhouse.ca
778.397.4399

Reduced-Cost Counselling

A list of reduced-cost counselling services available in a variety of specialized areas
willowtreecounselling.ca/wp-content/themes/willowtree/reduced-cost-counselling.pdf

Mental Health Commission of Canada

A nationwide organization that offers programs and tools to support the mental health of Canadians.
mentalhealthcommission.ca

Men's Shed

Provides volunteering opportunities and programs that foster the well-being of senior men
bcmensshed.ca

Occupationally Aware Clinicians: First Responder Health

Offers a directory of occupationally aware healthcare providers who have specialized training to in first responder culture.
firstresponderhealth.org

Workplace Strategies for Mental Health

Has a questionnaire to help pro-actively plan for the quality of life you desire in retirement.
workplacestrategiesformentalhealth.com/resources

WorkSafeBC Crisis Support Line (24 hours a day)

Contact the WorkSafeBC Crisis Support Line if you or your family is in emotional crisis and you've been injured at work.
1.800.624.2928

WorkSafeBC Critical Incident Response (9 a.m. to 11 p.m.)

Confidential program that helps workers who have experienced a traumatic event in the workplace.
1.888.922.3700

Wounded Warriors

Provides support to Canada's ill and injured first responders, Canadian armed forces, veterans and their families
woundedwarriors.ca

Appendix: Pre-retirement Mental Health Checklist

- Check your mental health benefits – what is available before and after retirement
- Get a tune up – get assessed and make use of your benefits (dental, hearing, physiotherapy, etc.)
- Build your mental health support – connect with a therapist, retired peers, etc.
- Discuss retirement plans with your loved ones who might be impacted
- Explore what mental health tools your organization offers – resiliency programs, etc.
- Consider what will bring your purpose – brainstorm what is meaningful to you
- Make a financial plan
- Stay connected – build social connection into your routine