
Chapter 2:

*How Police Chiefs and Sheriffs
Are Finding Meaning and Purpose
In the Next Stage of Their Careers*



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In the Next Stage of Their Careers*



POLICE EXECUTIVE
RESEARCH FORUM

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Acknowledgments

This book is not a typical PERF report. Most of our publications explore a policy issue or leadership challenge facing police chiefs and sheriffs. This book is about a more personal issue: how law enforcement executives should plan for the day when they move from one stage of their career to the next.

I have a feeling that this book will be well-received in the field, because police chiefs understand that a career in policing is a much more complicated matter than it is in other professions, for many reasons that are detailed herein.

I am grateful to all of the retired and semi-retired PERF members who shared their stories, insights, private moments and thoughts for this book. We asked them to give us the benefits of their experiences in the different stages of their careers, including the good things and the not-so-good things, and they really came through.

One of our most important findings is that a full retirement can be stressful for anyone, but particularly for police chiefs, because the change is especially drastic for high-achievers.

One day, you're a busy workaholic, making important decisions by the hour, running a complex organization, managing the response to every type of human problem on the street, living by your wits under public scrutiny, and always wondering if today might be the day when some disaster falls into your lap that will *really* test your talents.

The next day, you're retired. You can sleep until noon if you wish, and there's no one asking where you are.

It takes a strong person not to be thrown for a loop in that situation.

But many police chiefs do not fully retire to a life of leisure; they take new jobs, start consulting businesses, teach at universities, or do other things after they leave their agencies. Because PERF members candidly told us their stories, this book will serve as an important resource – not only for police executives who are near retirement age, but for everyone serving in a police or sheriff's department, because a key lesson is that *it's never too soon to start thinking about changes in your career*. Choices

you make when you're in your 20s, 30s, and 40s can steer your career in different directions that will affect the range of options you'll have when you're in your 50s, 60s, or beyond.

I'm very thankful to the Motorola Solutions Foundation, which supported this project. This report is the 37th publication in PERF's *Critical Issues in Policing* series, which is made possible by the generous support of the Motorola Solutions Foundation. Thanks go to Greg Brown, Motorola Solutions Chairman and CEO; Jack Molloy, Senior Vice President for Sales, North America; Jim Mears, Senior Vice President; Gino Bonanotte, Executive Vice President and Chief Financial Officer; Cathy Seidel, Corporate Vice President, Government Relations; Tracy Kimbo, Director of Government Marketing; and from the Motorola Solutions Foundation, Executive Director Matt Blakely, Senior Program Director Sirisha Sualy, and Program Officer Wesley Anne Barden.

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I sometimes think that for active police chiefs, retiring must be like getting thrown off of a Japanese bullet train, waking up at the bottom of a creek, and then checking your phone for messages. I hope that this book will help police chiefs plan the later stages of their careers, to make the entire process more organized, less stressful and uncertain, and ultimately more rewarding.

Chuck Wexler
Executive Director
Police Executive Research Forum
Washington, D.C.

Introduction: A New Approach to Thinking about a Career in Policing

By Chuck Wexler

This book started out as a guide to “retirement” in policing.

Many former police chiefs are happily retired, after decades of service in high-stress jobs in which they were essentially on-call 24/7.

At the same time, many other “retired” police chiefs are not really retired; they’re busy working full-time or part-time as consultants, teaching at universities, running security operations for major corporations, or pursuing other interests.

So we thought we should highlight the success stories of PERF members who have figured out how to continue their working life and do interesting things after leaving their law enforcement agencies. And this book does that.

But along the way, we also realized that we were thinking too small, because the entire concept of retirement is changing in many professions – and especially in policing. The traditional policing model – offering a good pension in exchange for 30 years of loyal service to a single police department – is becoming an historical artifact. It’s completely out of touch with current private-sector employment practices.

And the problem is that the old police model is no longer attractive to some young people, who simply cannot imagine themselves working in the same job all their lives.

So we reframed this book more broadly, as a career guide for the policing profession. This book is largely about providing advice to police executives who are within sight of a full retirement or partial retirement, *but it’s also about a new way of thinking about a career in policing.*

In short, we found that most of the advice we received for police chiefs contemplating retirement is also good advice for those who are starting their careers in policing. We received tips like:

- Start thinking early about your long-term career goals.
- Pursue aspects of your work that interest you.
- Seek a wide range of assignments.
- Network all the time.
- And have a plan.

So this book is intended for everyone in the policing profession, not just experienced chiefs. Our goal is to get people to see their career in stages, and realize their full potential.

Let me start again, from the beginning. This book, and this project, got started because I often get phone calls from PERF members who are thinking of retiring from their jobs as police executives, and they're wondering what they should do next.

In other cases, I get calls from chiefs who just had a meeting with their mayor or city manager, who told them they were fired. Sometimes they saw it coming, but other times they were blindsided.

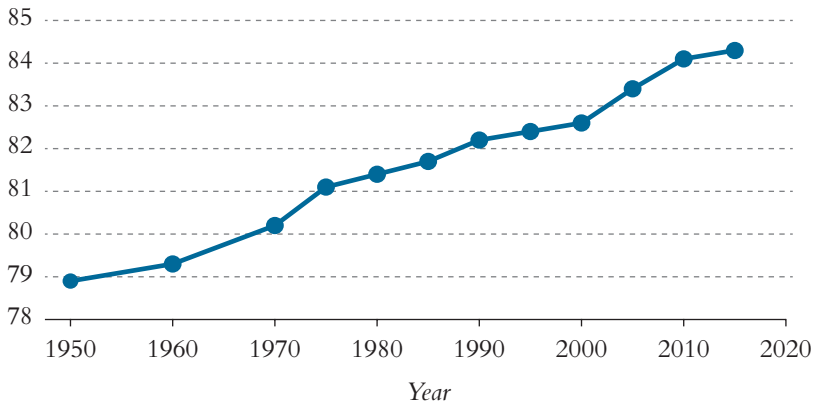
I always felt a bit at a loss about how to respond to these calls. PERF had never done any research or projects about what "retirement" means in policing, so I never felt I could provide much help or advice about it.

However, we have long known a few things:

- **Retirement in policing is different than in other professions.** Generations ago, people became police officers in their twenties, and they expected to retire 30 years later. In fact, police pension programs were built around this 30-year cycle.
- **But life expectancy is longer today.** Statistically, police chiefs retiring in their fifties today will likely live into their eighties, and many of them don't want to fully retire to a life of leisure. They feel that they have another 15 years or more to work and be productive.
- **In policing and in other professions, most people want to stay active in retirement.** In talking with many of you who have left a police agency and are looking for new work, you

Life expectancy for 65-year-old persons, United States 1950–2015

Life expectancy



Source: CDC National Center for Health Statistics

use words like “making a difference” and “finding meaning” to describe what you’re looking for. You tell me *you want to remain relevant.*

This is not unusual. As long ago as 2004, a team of researchers writing in the *Harvard Business Review* noted that “people tend to identify strongly with their work, their disciplines, and their careers. Many wish to learn, grow, try new things, and be productive indefinitely....”¹ These feelings can be especially strong in policing, where officers at all ranks talk about the camaraderie and sense of purpose that they do not see in other professions.

Of course, some law enforcement executives retire and look forward to a traditional retirement – taking time to read, travel, play golf, and spend more time with their family. And no question, that’s a great option, especially considering the long hours and high stress of a career in policing. For some, a nice long relaxing retirement is just what they want and need.

But for those of you who want to continue and take your career to the next level after you leave a police agency, this book is for you. Until now, there hasn’t been a playbook on how to do this. Many police chiefs have told

1. <https://hbr.org/2004/03/its-time-to-retire-retirement>

us they were largely unprepared for the next phase of their life. You've been so busy with your current job and helping others, you've spent little or no time preparing for this next phase of your life. You worked your way up the police ladder and in many cases haven't needed a resume or job interviews.

This book provides advice, in the words of police executives who have been through it.

Implications for police officials in all stages of their careers

Looking at the issue with a wider lens, this book is not just about police chiefs who “retire” from a police department at age 55 and are looking for new work to do – what we call their “Chapter 2.”

The advice and tips in this book are also applicable to the young sergeants, lieutenants, and captains who are in the early or middle stages of their careers, and who are not necessarily planning to stay in a police department for the rest of their lives.

We know that young people today are much more open to the idea of having multiple *careers*, not to mention multiple employers in their lives.

The old model of joining a police department at age 22 and staying with it for 30 years is not attractive to a lot of young people.

The good news is that there are options – both for the chief who leaves a department and for the 33-year-old lieutenant who is open to a change in employment.

Policing teaches people skills that are broadly applicable to a wide range of professions. To mention just a few of these capabilities:

- **Police officers and police chiefs make decisions every day**, and they learn to be comfortable with being held accountable for their decisions. We take this for granted, but headhunters find this talent for decision-making unusual, compared to other professions, where many decisions are made by groups of people over time.
- **Police know how to handle a crisis.**
- As police officers move up through the ranks, they **learn how to manage employees and reward talent.**

- Police are comfortable with performing in a high-stakes environment where their actions must adhere to legal and ethical standards.
- Police officers are comfortable with using a wide range of technologies for communications and investigations.

So the good news is that police officers, and certainly police chiefs, have talents that can be applied elsewhere. For example, companies that rely heavily on technology, from Amazon and Apple to Uber and Zillow, have a need for employees who understand technology, security issues, investigations, and other matters that are core elements of policing.

This has implications for the recruiting crisis that is occurring in many jurisdictions across the nation.

Everywhere you look, you find law enforcement agencies reporting that they can't find enough suitable applicants to fill their ranks. I think this is largely because the old-school paradigm of policing as a career is so out of date. Young people are not attracted to the idea of spending a lifetime in a certain job, or a certain organization.

But a policing profession that is comfortable with change, growth, and career development will be better able to attract bright young people.

How we approached this topic

The more specific focus of this book is on what “Chapter 2” looks like for police executives who leave a police department in their 50s or 60s, and wonder whether they want to retire to a life of leisure, or stay active in some way for another 10 or 15 years or more.

To gather the information we needed, we began by sending a questionnaire to PERF members who have retired from a police agency. We asked them for guidance for their colleagues in the profession.

We received a strong response. Nearly 100 PERF members answered our questions, and their answers were profound, heartfelt, and often funny. I was encouraged that many said we have really put our finger on a difficult, important topic.

This report synthesizes the hundreds of pages of thoughtful comments we received from our members, as well as research we conducted about issues that were brought to our attention.

What ‘Chapter 2’ currently looks like for police chiefs

Many chiefs told us that leaving a police agency was not an easy transition. They had to make tough decisions by the seat of their pants. And because policing is such a fast-paced, high-stakes environment, it is especially jarring for chiefs to move into something that is slower, whether it is retirement or a new type of work. Some chiefs told us they have had to cope with a significant level of depression.

But many chiefs, including some who hadn’t made detailed plans for a Chapter 2 in their careers, have made it work. *Through trial and error, hard work, and trusting their instincts, they have found success in remaining relevant and making contributions to the profession.*

For example, when Terry Hilliard was a young cop in Chicago, he didn’t anticipate that someday he would be a partner in a multi-million-dollar consulting company. When Cathy Lanier was starting in the Metropolitan Police Department in DC, she was plenty ambitious, getting two degrees from Johns Hopkins University in her spare time, but I don’t think she planned on becoming the National Football League’s top security official. When Kathy O’Toole was a young cop in Boston, she didn’t know that she would become a leading international consultant to public- and private-sector organizations on technology and security.

This book tells many of these success stories, and focuses on how they did it.

The goal is to make your transitions gradual and deliberate, not sudden and alarming.

For police chiefs leaving a department, “Chapter 2” may be new work as a consultant, a college professor, a private security director for a corporation, or other activities.

For a young police lieutenant, “Chapter 2” may be a first job outside of a police department. In all likelihood, members of the younger generations may also experience Chapters 3, 4 and 5 in their careers.

A note on terminology: What does “retirement” mean in policing?

In policing, the word “retirement” is used differently than in some other professions.

For many people, “retirement” means leaving the work force and spending the rest of your life having fun.

But in this book, when we use the word “retirement,” it means only retiring from a police agency. Most of the “retired” police executives who responded to our survey are not fully retired at all. Rather, they left a police department but started a new job somewhere else. Or they created a new position for themselves by opening a consulting firm. Or in many cases, they began searching for their own personal perfect balance of leisure activities combined with one or more types of work activity.

The golden rules of having a successful Chapter 2

Following are a few of the “golden rules” that we heard again and again:

Start early: Thinking about and planning your career (or careers) should begin when you’re young. Even police executives who are currently mid-career and expect to stay in policing should begin preparing themselves for Chapter 2.

Have a plan! Above all, chiefs told us that their best advice is “Have a plan! Don’t just retire and assume it will all work out.” (See “Five Stages for a Productive Career,” page 118.)

And make sure your plan is realistic. It’s not a plan to say, “I’ll do consulting” if you have never done consulting before you leave policing, and you haven’t been building contacts with the types of organizations and people you would like to do consulting for. And it’s a not plan to say “I’ll teach in my retirement years” if you’ve never taught before and found out whether you actually enjoy teaching. So make some contacts, and see whether you have the necessary college degrees and experience.

And try activities out before you leave policing. One retired chief found that he really enjoyed teaching young police recruits, but when he tried teaching criminal justice majors at a local college, he found the students to be unenthusiastic, and teaching became tiresome.

Aim for a gradual transition, not a jolting one: The notion of a gradual movement from one stage of life to another is better than separating “work” and “retirement” into two distinct worlds (unless you’re one of the relatively few people who are certain you want to completely retire to a life of leisure).

So if you think you’d like to start a consulting business, think about what type of consulting interests you, and who your clients would be.

Volunteer to do some consulting while you're still chief, to see what that world is like. Do you see yourself advising police departments about their policies, organization, and staffing? Or do you see yourself testifying as an expert witness in court cases about police actions? Some former chiefs help police departments get accredited, or manage consent decrees. Ideally, you should develop contacts and expertise in a consulting field before you retire.

Leisure activities also can be put to the test. If you think you'd like to pursue a new interest, give it a try. If you think you'd like to retire in a different city, take some vacations there and see if you can really imagine moving there.

Err on the side of caution regarding money: Nearly all of the former chiefs who gave us advice said they were doing well financially, or at least pretty well, in their full retirement or semi-retirement. Some told us that in retrospect, they realize they were reckless in retiring without much of a plan, but they were lucky and things turned out all right.

However, many said they wish they had consulted with a financial planner before they left policing. They said that working as an independent consultant had important tax consequences, or that the quality of their life had changed because of new financial realities.

There was a strong undercurrent of chiefs recommending a cautious approach to Chapter 2. For example, in many jurisdictions, police chiefs can retire with a pension that is close to their full salary. So they feel that they *must* retire, because otherwise, they in effect are “working for nothing.” But other chiefs strongly recommended against retiring in that situation, until you have lined up a new job as a chief in another jurisdiction or a consultant or some other position.

Money should not be your top consideration: Here is one rule I have learned from talking to chiefs: Don't leave policing solely for money. I have known many successful chiefs who left policing to take a lucrative private-sector job, and some are miserable. They miss being “on the inside.” Money is not a good motivator. So look for new positions that will provide opportunities to find meaning in what you do.

Don't forget to include your spouse and family: Several former chiefs emphasized the importance of involving your spouse or partner in all your planning for retirement. Whether you fully retire or continue to work part-time, retirement brings a sharp change in your daily life, so you owe it to your spouse or partner to try to make sure you are on the

same page about when you retire, how you envision spending your time, whether you want to move to a new location in retirement, how you plan to manage your finances, and so on.

In fact, several chiefs said that retirement can put a strain on a relationship if you don't handle it thoughtfully. Most police executives work very long hours, and even when they're off-duty, they're thinking about the job all the time. So when a retired chief suddenly has much more time at home, the change in circumstances can cause friction. In some cases, problems in a marriage may have remained hidden by the lack of time spent together. Retirement can bring such difficulties into the open, so it's doubly important to work together with your spouse or significant other to plan a retirement you will both enjoy.

Respect your successors: When you leave a police department, you should really leave, and not make any public comments about how your successor is doing. A number of chiefs said they are careful about even remaining in close contact with former colleagues, because the people you left behind now have a new boss, and they may feel conflicted about discussing what's happening in the department.

Think now about the future. Be strategic as you prepare for your “Chapter 2”: Many chiefs said that retirement is an intensely personal matter. What works for you will not work for someone else.

As Richard Easley, retired Police Chief in Kansas City, MO told us, “When you retire, you basically have to reinvent yourself. You're going to need a new reason to get up every day. Your life may be two-thirds over – *but you have a lot of control over how the next third of your life will be lived.*”

Retired chiefs still want to contribute and make a difference: One of my favorite quotes in this book came from Lou Scanlon, who served in San Diego and Coronado, CA before retiring in 2013. Lou is a shining example of chiefs' continued search for meaning.

“I was contacted by several nonprofits, and decided to focus on one,” Lou told us. “I retired from the Navy Reserve, and there's a memorial out here that honors military veterans. I became a trustee for that organization, and after about a year, they came to me and said, ‘We've got good news and bad news. The good news is that we're going to make you the President of the organization. The bad news is that it's a full-time job, it doesn't pay anything, and you need to raise \$3 million.’”

“So that has taken up most of my time in retirement,” Lou told us.

Success Stories: Three Models of Retirement

“Retirement” in the policing profession is a more complicated concept than in other professions, for several reasons.

Many police executives who began their careers in their early 20s become eligible for pensions in their 50s, as compared to the standard age for receiving Social Security benefits, currently 66 years. With increasing life expectancies, a police chief who retires at age 55 may have 25 years or more of a healthy lifespan to look forward to. And this can include a longer period of expected productivity – perhaps 10 or 15 or more additional years to perform meaningful work.

Another complication is that police executives, even at the height of their careers, can lose their jobs suddenly. A new mayor may wish to choose his or her own police chief, or a chief can be made into a scapegoat in the wake of a critical incident or other issue.

Another difference between policing and other professions is that policing often involves long, stressful hours that can wear chiefs down. Some police executives are happy to retire “early” or to find a second career that is less stressful.

In this report, the word “retirement” does not refer solely to police executives who begin a new life of 100-percent relaxation and leisure.

Rather, in this report, “retirement” refers to a decision to leave a police department.

A “retiring” police chief has three basic options after retiring:

1. **A new full-time position.** This may be a new job in policing; a new job in other government work, the private sector, or a nonprofit organization; or creating your own business.
2. **A mix of work and leisure.** Many chiefs do a mix of employment (or self-employment) and also taking time to do fun things they’ve always wanted to do.

3. **Full retirement.** Stop working entirely and begin a life of leisure or adventure.

Following are examples of retired police executives in each category who found what they were looking for:

Example 1: New Full-Time Positions: Ellen Hanson

Ellen Hanson, a former PERF Board member, retired as chief of Lenexa, KS in 2012 and took an interim position as chief in Kansas City, KS from 2013–14. She told PERF that she found the interim position challenging, interesting, and rewarding:

Kansas City found itself with a chief who was about to retire, and a county manager who wasn't ready to make an appointment to that position. I served as interim chief there for a little over a year.

It was a tough assignment but a great experience. The Lenexa PD had 130 employees, and Kansas City had more than 500. It was a much more diverse community, and I enjoyed connecting with people of different cultures. It also was my first experience working with a union.

I worked closely with four deputy chiefs and helped get them ready to compete in the national search for the permanent chief. I am happy to say that one of them was chosen and is doing a great job.

Hanson also used her management skills to help an animal welfare organization:

Prior to retiring, I was serving on the board of directors of a privately funded animal shelter. Shortly after I retired, the shelter's president and CEO left suddenly, and I was asked to serve in that role while they searched for a permanent replacement. That ended up continuing for almost a year.

Of course, animal welfare has a completely different culture and workforce than law enforcement, but I soon learned that the skills needed to run both types of organizations were

similar. We did a lot of good work together and it was a great and broadening experience for me.

Example 2: A Mix of Work and Leisure: Dan O’Leary

In 2018, Dan O’Leary retired as Chief of Police in Brookline, MA, took some time off, and within a year launched a new career of consulting on various police-related issues, while maintaining a more flexible schedule that allows for travel and other leisure activities:

It’s good to keep in mind that we all need to develop relationships, both personally and professionally, while in our jobs. These relationships open doors throughout our lives and can be of great assistance in moving forward after our policing careers end.

In my case, I was fortunate to be able to plan my retirement a year in advance of my actual end date. I informed very few people of my decision to leave and asked that they keep it confidential (which they did).

I wrote out two plans, one for what I wanted to achieve in my last year in the department, and one for my personal retirement goals:

1. My work plan included achieving re-accreditation status, expanding our efforts in how we handle persons with mental illness, developing and putting in place new policies and continued training on use of force, constructing a park beside our building that honors our sworn and non-sworn personnel, and expanding our community outreach efforts. Individual commanders were given goals to oversee and ensure their implementation. During the year, I met regularly with these commanders to ensure they were on track. The result was that all of the goals I had set out were accomplished.

2. My personal retirement plan was more flexible because I wanted to make sure I took time off to do things I wanted, such as travel and spending more time with my family.

I initially thought I would need about two months to unwind before getting back to work of some kind. In reality, it took about nine months for me to feel the desire to look for

work. However, that long break gave me time to decide what was best for my family and me.

I am currently working on a project as a consultant to provide assistance to a police department that is looking for ways to improve itself. I also took a position with the Edward Davis Company, where I am currently a supervisor of security personnel who are providing services to an area of our state that suffered a series of natural gas explosions.

Both of these positions also allow me to take time for myself. As I write this, my wife and I are in the Daintree Rain Forest in Australia, just starting out on a five-week vacation through Australia, Tasmania, and New Zealand.

Example 3: Full Retirement: Doug Gillespie

Doug Gillespie, a former PERF Board member, decided in 2013 that he would not seek re-election as Clark County, NV Sheriff, but he would complete his term and retire in early 2015. He told PERF that he retired relatively early because he knew he wanted a good deal of free time in his “Chapter 2”:

I retired at age 56 and I am now 60. I retired a bit younger than some. That had a lot to do with what I wanted to do the first 10 to 15 years of my retirement. I enjoy the outdoors – camping, fishing, hiking, and generally being active. Weather permitting, I am outside most of the day. I felt if I worked until I was 60 or 65, that would limit my time to do those activities.

I am totally retired. I still speak with some in my department who are looking for mentoring, but nothing formal. And I return a couple of times a year and do some leadership training, but it's not very time consuming – a couple of classes that last about 4 hours each.

My year is broken down into phases:

Winter, from January until late March, I'm in Las Vegas, where I worked for 34 years. I do all my health-related things and catch up with friends.

Spring, from April through June, my wife and I are on the Jersey Shore, living in a community where we purchased a

condo years ago. I spend a good amount of my time surf fishing and using my boat for fishing as well.

Summer, July and August, we spend our time in northeastern Idaho. We camped in that area for the past few years, and liked it so much we bought a home there.

Fall, from September to December, we go back to the Jersey Shore.

December, we're in Idaho. It's cold and snowy, but what a beautiful place to spend Christmas. Our daughters and their families come visit, and it's a wonderful time.

I had to learn to relax and understand that not every day has to be busy. My family and friends say I look 10 years younger. I feel great and am enjoying the life I envisioned for myself years ago.

My advice is before you retire, spend some time doing the things you envision doing when you retire. Spend time living in the areas you think you want to retire to. Start doing the things that you think will fill what used to be your working hours. Do this before you retire. You may be surprised what it feels like.

A Rude Awakening: Retirement Can Be Complicated and Even Traumatic

PERF's survey of retired and semi-retired police executives found that most have settled into arrangements they find satisfactory. But often, they told us that there were bumps in the road. Many said that it took them a couple years to find the balance that works best for them between leisure activities and various types of work. Some were finding that they had overcommitted themselves, while others had too much time on their hands. Several said they had not yet settled into a comfortable new groove, but were confident they would do so eventually.

Many retirees emphasized that retirement is a major undertaking that requires years of preparation, especially if one wants to continue working to some extent after leaving jobs in police agencies. Much of this book is about the types of preparations that must be made – for example, making connections in the fields where you would like to work. Without good connections, retirement can be frustrating.

For most retirees, job offers don't just happen

Michael Bouchard, who retired from the federal Bureau of Alcohol, Tobacco, Firearms and Explosives in 2007 and created a successful consulting firm, said that it is extremely important to “network” throughout one's career in policing. Especially in the last few years before a planned retirement, police executives should think carefully about what type of work they would like to do after retiring, and should make connections in that field.

New jobs or opportunities usually arise through existing connections, with people who already know you and respect you, as opposed to replying to job announcements.

“I know of countless people who have submitted 50 to 100 resumes and never received a call from a Human Resources department, despite their qualifications,” Bouchard said. “I spoke with one VP of Human Resources who said he gets 2,000 to 3,000 resumes per week.”

Phil Keith, who currently serves as Director of the Justice Department’s COPS Office and previously had 34 years of active law enforcement service, including 17 years as chief in Knoxville, TN, agreed that networking must begin long before retirement. “If you wait until your retirement date to start developing relationships, it’s likely too late,” he said. “Focusing on relationships with stakeholder groups, professional organizations, leaders and subject matter experts is essential. Relationships open doors and opportunities for the second career launch.”

You’ll need to handle the administrative tasks that others used to do for you

Semi-retired chiefs who have been successful in their post-policing careers report that in several ways, retirement is an adjustment.

For example, many retired chiefs said they had to learn how to handle the mundane but essential tasks of working, such as setting up meetings, booking flights and hotels, using a laptop, writing reports, handling email and phone calls, etc. As chiefs, they had subordinates who handled those matters.

“It can be a shock to your system when you start a small business,” said Steve Belcher, who retired as Chief of Police in Santa Cruz, CA in 2003 and began new careers as a consultant and as a temporary “interim chief” in numerous troubled departments. “As a police executive, you have people who take orders and direction from you. In a small business, you’re the chief cook and bottle washer. You find yourself doing a lot of things that you used to have people to do, like putting together PowerPoints or conducting surveys. I had to adjust to a new learning curve to accomplish many of the tasks that other people did for me when I was a police chief.”

“A police chief friend of mine called me a few weeks after he retired, and only half-jokingly said, ‘I just realized that my car has not been washing itself every Monday morning!’ ” said Barney Melekian, who served as Chief of Police in Pasadena, CA, Director of the Justice Department’s COPS Office, Undersheriff for Santa Barbara County, and PERF Board

member. Chief Melekian currently is the Assistant County Executive Officer for Public Safety in Santa Barbara County, CA and he serves as Chairman of the National Police Foundation.

Psychological strains can be surprisingly strong

On a more serious note, many retired police executives said that transitioning out of a police agency into semi-retirement or full retirement can result in surprisingly strong psychological issues.

A feeling of loss: Marco Vasquez, who retired as Chief of Police in Erie, CO and had previously served as Deputy Chief in the Denver Police Department, said, “I found that retiring was like losing a loved one. I actually mourned the loss.” He recommended that if possible, police leaders should retire in spring or summer, so they can be more physically active in the first crucial months.

To help cope with the stress, Chief Vasquez recommended staying in touch with former colleagues. “The Denver PD has a number of different breakfast groups (former command, traffic, Metro/SWAT officers, etc.) who meet on a regular basis,” he said. “I think most of us miss the camaraderie and friendships. It’s important to stay connected.”

Too much time on your hands: People who retire from any profession often find it difficult to fill the hours of the day. This can feel disorienting, because when you’re holding down a full-time job, most of your daily hours are accounted for automatically, without any need for thought or decision-making. You simply know that for 40 hours a week (or many more hours than that as a police executive), you will be at work.

As Retired Colonel David C. Williams of the Illinois State Police expressed it, “When we were running large organizations, as much as we might have wanted, we were certainly not in total control of our time. But in retirement, how we spend our time is up to us. So in retirement, we have to take control of our time. Finding a positive way to control your time can be one way to ensure a satisfying and productive retirement.”

Jack Harris, who retired in 2011 as Chief of Police in Phoenix, said he began to understand how strange retirement can feel when a newly retired friend told him, “Every morning, I get up, do a good workout, have a great breakfast, take my shower and get dressed. And after all that, I have nowhere to go – *and it’s 9 a.m.!*”

A different mindset is required when many hours are suddenly free. As many chiefs reported, this phenomenon is known as “In retirement, every day is Saturday!”

Police officers from all ranks can struggle in retirement: Officers from all ranks can find it difficult to redefine themselves in retirement.

Sir Peter Fahy, a former PERF Board member who retired in 2015 as Chief Constable of the Greater Manchester Police, the UK’s third-largest police force, told PERF that part of his charitable work in retirement involves the mental health of retired police officers.

“It is clear that in the UK there is a major problem,” Chief Constable Fahy said. “Many police officers struggle with the loss of identity and role. They had a vocation that dominated their lives and consumed their thinking, and suddenly they hand over their badge and it is all over. This loss of position can be a challenge unless you have other things in your life.”

Loss of identity as “chief”: “It’s unhealthy to be so wrapped up in the ‘cloak’ of being a chief that losing the title can be devastating,” said Rick Myers, who served as Chief of Police in Newport News, VA; Colorado Springs; and four other cities and as Interim Chief in Sanford, FL and one other city (and also served on PERF’s Board of Directors) before taking a position as Executive Director of the Major Cities Chiefs Association in 2017.

“Try to identify what is it about being a police executive that you allowed to define yourself as a person,” Chief Myers said. “And start trying to find alternatives to that.”

Look in the Mirror, and Try to Decide What You Really Want

Some police executives are happy with a full retirement devoted to leisure activities. But many say it's difficult or impossible to switch abruptly from a highly active, 24-7 job with important responsibilities to a completely relaxed lifestyle.

Most of the “retired” PERF members who participated in this project reported that they are still working to some extent – as consultants, or in new jobs, or in a variety of volunteer roles, such as serving on boards of charitable or social service organizations.

For many, policing gave their life meaning and defined them. As police leaders, they were literally making life-and-death decisions. So for them, “Chapter 2” is about finding ways to stay relevant and make a difference – to remain involved, but in a different way.

For others, serving as a police chief may have been fulfilling, but it was also difficult and exhausting, and retirement offered an opportunity to do something entirely different, or to simply travel and pursue leisure activities.

Some retired chiefs reported that their expectations and feelings about retirement evolved after they retired. Some said they are still settling into retirement, searching for their ideal personal mix of activities.

What will get you up in the morning and drive you forward?

There was a strong consensus that when facing the prospect of retiring, either fully or partially, it is important to think hard about who you are, what your goals are, and what types of activities you truly find fulfilling.

Ron Hosko, former Assistant Director of the FBI, explained it this way:

Look long and hard in the mirror. Know that person. What will get you up in the morning when you no longer have to get up at a certain time? What will drive you forward, entertain you, engage you, and keep you going for 20 or 30 years? What will that person do when the pace changes, when the phone stops ringing, when you realize you're not as important as you once were?

It's better to think about these things before you retire than to hit a reality wall shortly thereafter.

Quite often, as we rise through the ranks, we're increasingly surrounded by supporters who can give us an inflated sense of our own importance, intentionally or accidentally. In large agencies you may have a small army of aides, all ready to serve and fill your every need.

So ask yourself, "What kinds of skills do I have to rely on when all those folks go away?"

Figure that out first. And figure out how your skills translate to a different environment.

Many police chiefs find it difficult to fully retire to a life of leisure at age 55, 60, or 65. As Barney Melekian, former Director of the Justice Department's COPS Office and a former PERF Board member, put it, "I have seen too many people who thought they would fully retire, only to discover the truth of the old adage: 'You can only clean your garage so many times.'"

David Magnusson retired in 2017 as Chief of Police in Havelock, NC, and moved to Florida for family reasons. "This job has an interesting way of luring you back in," he said. "I didn't think I would miss it as quickly as I did. It was a desire to keep teaching, keep leading, and to make a difference. I think back to the difference I made in Havelock. I was a change agent. I miss that most, I think." Shortly after making those comments to PERF, Chief Magnusson took a new job as Chief of Police in El Portal, FL, a suburb of Miami.

However, there are many chiefs who are grateful for the opportunity to fully retire. David Allen, retired chief of Surfside, FL, is happy he listened to his sons' advice to take a full retirement:

Most of my friends and coworkers said I shouldn't retire, as I was on the go 24/7 for so many years.

But my two sons said, "Enough is enough, spend some time with your grandkids." I'm glad I listened to them. I retired at 62 and am enjoying it. I moved to a condo on a river with access to the ocean. My boat and kayak are in the back. I work out daily. I bike, golf, and I'm out on the water a couple of days a week. I have two more grandkids since my retirement for a total of four, and spend a lot of time hanging with them. I also get together with my brothers from Boston a few times a year to golf or hike in the national parks.

I stay in touch with many colleagues, and I miss the people I worked with, but not the long hours and meetings and rush hours and worries about my cops getting hurt.

My advice is to listen to your family and closest friends for advice. I am truly enjoying life and activities I never had time for before. Retirement has worked out for me.

Rusty York, retired Public Safety Director in Fort Wayne, IN, said, "Even if you choose to work full-time after your retirement as Chief, make time for the things you enjoy. If travel is something you like to do, try to factor that time off into your next endeavor. *You should always have something to look forward to.*"

Ed Flynn retired as Chief of Police in Milwaukee in 2018, one day after his 10th anniversary there. Previously, he served as Chief of Police in Arlington, VA and in three cities in Massachusetts, and as Secretary of Public Safety in Massachusetts. Chief Flynn served on PERF's Board of Directors and is the recipient of PERF's Leadership Award and Gary P. Hayes Memorial Award.

Chief Flynn shared his perspective about how retirement can be somewhat different for chiefs who have chosen to serve as "change agents" in multiple departments over the course of their careers:

In my experience, chiefs who have spent their careers in their "home" department often plan their retirements around the time when they start to "lose money" by staying active. Given the relative youth of those chiefs, they are in a good position to compete for an out-of-state position, but they generally stay

close to home and friends and accept a teaching position, or a position in the private sector that suits their skills.

For those who have sought out challenges as “change agents” away from where they started, planning is a little harder. First, since they are the “changers,” the intensity of their position is such that there is little time for anything else. If they are successful, they become the target of recruiting efforts for other agencies. But if the politics in their community change, they may find themselves in need of another position, because “outsiders” seldom are able to build the networks to protect themselves from political backlash.

So every chief must prudently make arrangements for their retirement, but those whose stock in trade is the “turnaround” are at somewhat of a disadvantage in planning their post-public service career. My advice to them, if it’s feasible financially, is to genuinely take some time off and away from the field. Reflection is good after a long and often controversial career. De-stress. You may not know it, but there comes a time when stress and ambient anxiety are one’s normal emotional state! When those external stressors are gone, it doesn’t mean that the emotional state has changed. It just has nowhere to go!

After that period of adjustment, look for ways to “give back.” The accumulated wisdom, experience, knowledge and skill that chiefs represent is a great untapped resource. PERF chiefs most especially, honoring the ideals that founded the organization, have an obligation to spend some time reaching out and assisting those who have succeeded us. They deserve our respect and admiration, and our help.

Charles Ramsey: Only You Can Decide What Is Important in Your Life

Charles Ramsey began his career in 1968 in the Chicago Police Department, where he rose through the ranks to become Deputy Superintendent. In 1998, he was appointed Chief of the Washington, DC Metropolitan Police Department. In 2008, he accepted the top post as Police Commissioner in Philadelphia. In 2016, he retired from policing and began his “Chapter 2” as a consultant.

Commissioner Ramsey shared his thoughts about retirement in an interview with PERF:

Do I miss being a chief? Yes, I do. You get addicted to the stress, to the adrenaline rush, to the process of working through problems and taking action.

On my last day as Police Commissioner in Philadelphia, I went to a homicide scene, walked under the yellow tape, and talked to the detectives. It can be a sad day when you can no longer walk under that tape. You want to still be in the game, where you can direct an investigation and be involved in all the other important things that are going on.

So the question is how you prepare yourself for the day when you no longer have all that. It’s a good thing that PERF is writing this report, to identify the lessons we all need to understand as we move toward retirement.

It can be an adjustment if you become a consultant, because all you can do is make recommendations, which the client may or may not implement. That can be frustrating, because as a chief, you could actually get the job done.

Some people get very burned out as a chief, and they’re glad to retire so they can just go fishing. But others still have the fire in them. When Adrian Fenty came in as mayor in DC, I fully supported the idea that he should be able to choose his own police chief, so I left as chief in DC. But then I jumped at the chance to become Commissioner in Philadelphia, because I knew that I hadn’t yet done everything I wanted to do.

Ideally, you want to leave when you're on top of the game, when you are leaving the department in better condition than you found it, and you can hand it off to the next chief in good shape. You should start thinking about this at least a year before you plan to leave. What are the things you want to get done for the department before you leave?

William Bratton: Always Have an Exit Strategy in Your Back Pocket

William J. Bratton has served in six police departments, including the top positions in Boston, Los Angeles, and twice in New York City. He also is a two-time President of PERF, and recipient of PERF's Leadership Award and Gary Hayes Award. In an interview with PERF, Commissioner Bratton shared his experience at the highest levels of policing and in private-sector consulting:

There's an expression about leaving the policing profession: "There's never a good time, but there's the *right* time." It has a lot to do with whether you're leaving on your terms, or being forced to leave on someone else's terms.

You need to have an understanding that nothing is forever. My career has been about going into police departments in crisis, with an expectation that I'll only be there for three to five years. Many chiefs stay with the same department for their entire careers, but increasingly there are chiefs who make a career of fixing problems in a department and staying for shorter periods of time.

I have moved back and forth three times between police chief positions and the private sector. The first time came unexpectedly, and I did not have a game plan. That was a period of extreme turmoil for me professionally – stepping away from the NYPD, where I had 50 people working in my inner office, and the next day I'm driving myself around New York City, going into a Radio Shack to buy phones and fax machines. It was an incredible shock to the system.

What I learned from that was that you must always have an exit strategy in your back pocket. Even as you go into an organization, you should be thinking about an exit strategy for leaving, once you've accomplished what you set out to do. That means you start developing relationships, and you start thinking about what you might want to do when you step away from your current assignment.

When I went into the private sector after serving as Chief in Los Angeles, it was a much more planned activity, lasting several months, and I went into a company that was led by people I had worked with and respected.

I know many chiefs who are doing very well in consulting, but I'm not sure I know of any chief who has totally successfully transitioned completely out of policing. It's part of the special nature of our profession. We're always going to miss being in the game. There are very few chiefs who can just walk away and never look back. You're still thinking, "If I were in the profession, I'd like to be addressing this issue and that issue." You still want to be relevant and have opportunities to share the expertise that you acquired over the years. Police chiefs are change-makers. They're transformational leaders. And if they don't have that role any longer, they miss it.

Make Realistic Plans About How Much Leisure Time You Want

One of the most important questions in thinking about retirement is how many hours of leisure time will be enough, and how many leisure hours might be too many.

As one retired chief said, “A week full of Saturdays sounds great, but it doesn’t make a life.”

But it can be difficult to predict how much leisure time is ideal – *especially for people who have spent most of their lives having very little leisure time.*

Ray Flynn, who retired in 2013 as Assistant Sheriff of the Las Vegas Metropolitan Police Department, told PERF that even with a very long list of leisure activities, he found time for consulting:

I made a list of post-retirement “to-dos.” They included travel, home improvement projects, working on photo albums and home movies, visiting old friends and relatives, hobbies, getting physically fit, training a new dog, hikes I always wanted to do, points of interest and museums in town that I never found the time to visit, etc.

I had 154 items on my list when I retired.

I now consult on law enforcement communications and the FirstNet national broadband network. I try not to work more than 60 hours a month.

Travel for fun is our hobby these days. We have visited Europe, the Caribbean, China, Australia, New Zealand, Canada, and 15 states since I retired. My consulting pays for our travel, and my retirement pays for our living expenses.

Peter Lennox retired in 2018 from the Toronto Police Service, where he served as Superintendent commanding the Toronto Police College.

Currently he combines consulting work with making time for reading, writing, hiking, music, and other activities:

Old colleagues, including brilliant and hard-working ones, are delightfully happy in full retirement. But I don't think I'd be happy – or healthy – if I were fully retired.

I believe that this is an intensely personal decision for each retiree, and what's best for one won't work for another. I'm still striving to find my right balance of work and play, but I'm confident in my ability to do so over time.

San Diego Police Chief Shelley Zimmerman, who retired in 2018, recommended having several major activities planned to ease the transition to retirement:

Going from a 24/7/365, always-on-call, hyper-vigilant lifestyle to anything less will be an adjustment. What helped me, and the best advice I can give, is to have a bucket list of items planned for the immediate short term after you retire.

For me it was house projects, a sailing vacation, and training for a 740-mile bicycle ride to help the Challenged Athletes Foundation.

Making up for lost time with family

Gil Kerlikowske retired as Commissioner of U.S. Customs and Border Protection in 2017 following terms as head of the Office of National Drug Control Policy and as Chief of Police in Seattle and other cities. He also served as PERF President and was the recipient of PERF's Leadership Award and Gary Hayes Memorial Award. He currently works as a consultant to many police agencies.

Commissioner Kerlikowske said that retirement offers an opportunity to focus on priorities that were previously neglected:

I think it's important to place family on a higher plane than it was during your time as chief. I know everyone says that family comes first, but any active chief can cite times when the job came ahead of family.

Maintaining your health is another area that often is neglected when you're chief. (Funny how those uniforms shrink in the closet!) But in retirement, you can have more time to exercise and stay healthy.

A number of chiefs said that a major advantage of being semi-retired is that as their lives change, they can scale back the hours they work. For example, retirement years may bring health problems that need attention, or retirees may need more time to help care for elderly parents.

Roy Arigo, former Chief of Police in Coral Springs, FL, said, "To enter full retirement, you need to do some soul-searching and test it for a while. Know who you are, and find new interests. You don't have to be fanatical in these interests. Retired chiefs may have a tendency to do everything in the extreme after spending their lives in a high-stress work environment. Instead, be casual in your interests.

"At first you might feel a bit guilty, like there is something more you should be doing. *That will pass!* Learn to relax and enjoy life."

Have a Plan! Start Thinking about Retirement Now

The most common piece of advice, offered by nearly every respondent to PERF's inquiry, was "Have a plan!" The trick is to know about all of the elements that should go into a retirement plan.

Many respondents emphasized that the planning should begin not a few *months* before you retire, but *many years* before.

In fact, some said that members of a police department should think about retirement throughout their entire careers, because the skills they learn on the job, and the people they meet, can help provide a wide range of options when they leave the agency.

"When I was a young officer, I listened to the senior officers, because you learn a lot from them," said William Lansdowne, former Chief of Police in San Jose, Richmond, and San Diego, CA and a former PERF Board member. "They know the tricks of the trade that help you survive in a difficult business. They taught me that you have to plan long-term, in life and in law enforcement. And the first item in a good plan is to get promoted, by becoming a 'go-to' person in the agency. If somebody has a difficult problem, you want them to come to you for help. You want to have that reputation."

"If you wait until you want to retire or are a year away from mandatory retirement, it's too late," said Michael Bouchard, who retired from ATF in 2007 and built a consulting business. "Moving to the private sector takes a great deal of preparation. It can be a relatively smooth path, or it can seem like a maze of many dead ends."

Darrel Stephens told PERF that he was forced to start planning for retirement at a relatively young age, because his career was so wide-ranging. His career included seven years in the Kansas City, MO Police Department; three years as Assistant Chief in Lawrence, KS; three years as chief in Largo, FL; three years as Chief in Newport News, VA; six years as Executive Director of PERF; seven years in St. Petersburg (five as

chief and two as the city administrator); and nearly nine years as Chief in Charlotte-Mecklenburg, NC.

“At that point,” Chief Stephens said, “I was 61 years old, and my career path had taken me to a number of agencies, so I did not have a traditional pension for my 40 years of service. That forced me to think about retirement planning well in advance, because I had to create my own retirement fund.”

So Stephens “retired” to a teaching and research position at Johns Hopkins University for five years, followed by seven years as Executive Director of the Major Cities Chiefs Association, along with part-time consulting for the past decade.

Police chiefs are familiar with planning

It should not be difficult for police chiefs to develop a retirement plan, because planning is a key part of running a police department, several chiefs noted. “In our careers, we develop strategic plans, operational plans, budget plans, and a variety of other plans, but many do not have a personal plan,” said Lorne C. Kramer, who began his career in the Los Angeles Police Department and later served as Chief of Police and City Manager in Colorado Springs, CO. Chief Kramer also served on the PERF Board of Directors. In 2007, Kramer retired and formed a consulting firm with two other retired police executives. The firm conducts organizational assessments of law enforcement agencies.

Police executives should have a detailed retirement plan even if they intend to fully retire to a life of recreation, in the view of Ronald L. Miller, who accepted a position in 2015 as U.S. Marshal for the District of Kansas after serving as Chief of Police in Topeka and Kansas City, KS. “You should have a plan if you’re taking a new position in or out of law enforcement, or starting your own business, or planning to do volunteer work, or doing nothing at all,” Chief Miller said. “Work out your planned income, health care, investments, tax implications, etc. before you retire. And be aware that your plans may change. At first, retirement may seem like a great vacation, but later you may feel like it’s time to go back to work. A plan worked out in advance will be a big help.”

Why planning should begin years or decades in advance

Some aspects of retirement planning, such as signing up for Medicare or private health insurance, can be researched and taken care of in the final year of preparing for retirement. But in other ways, retirement planning should begin many years in advance – especially if you plan to start a consulting business or teach at the college level after leaving a police department.

Jack Harris, retired Chief of Police in Phoenix, found new success in retirement but wished he had planned for it more carefully:

I wish I had spent a little more time planning on a second career following law enforcement. I was financially prepared, but not prepared to enter retirement full-time or search for another job.

Your fifties and sixties are not what they used to be. Many of us are in great health physically and mentally, so we potentially have many years left to be productive. You may want to work another five or ten years after retirement from law enforcement. Plan on it by investigating other opportunities and really using those contacts you have made. It is harder to do after leaving the job.

I started a consulting business. I mainly serve as an expert witness for law firms representing law enforcement agencies.

“Start your second-career planning early, as much as 7 to 10 years before your target date,” said COPS Office Director Phil Keith. “You need time to develop expertise. For example, if you want to be an expert witness on policing issues, you need to make sure you have the knowledge of the issues, and the communication skills you need to be an effective expert witness. And you need time to build contacts and let people know you’re interested in a second career or in developing expertise.”

The social skills that police chiefs develop over the course of their careers help them to find new opportunities in retirement, retired chiefs told PERE. “All successful chiefs are already preparing themselves for a life outside of policing, by knowing their communities and being approachable to the public,” said Rusty York, who retired as Public Safety Director in Fort Wayne, IN in 2016. “All the people you get to know as chief – these are the folks who will recognize your leadership skills and

community spirit after you retire. They will be the people who invite you onto boards or ask you to be a part of their faculty or leadership team.”

Sometimes circumstances require a Plan B

Several retired police chiefs said that retirement plans should be flexible, because major life events can cause disruptions.

Tony Ambrose rose through the ranks of the Oak Park, IL Police Department to become deputy chief in 2005 and chief in 2016. He was planning to retire after two years as chief, and his major goal was to improve morale throughout the department. But in April 2018, Chief Ambrose was diagnosed with an illness called nonalcoholic steatohepatitis, which resulted in his receiving a new liver and spending the last six months of his tenure on medical leave.

“As a result of my illness, I didn’t have the opportunity to network and make necessary contacts while I was still employed,” Ambrose told PERF. “This was unfortunate, because I believe chiefs have better opportunities to audition their skills while they are actively employed. So my suggestion is that if you are planning to continue working in any capacity after retirement, start actively preparing in your final five years of employment.”

Sid Klein, who retired as Chief of Police in Clearwater, FL in 2010, made plans to work in retirement, but decided to retire more fully once he experienced his new life. “Whatever your plans for retirement might be, start putting them into action before you actually retire,” he advised. “That way, you can determine whether your new path is something you really want to do. In my case, I did a good deal of planning to do consulting and teaching, but I quickly discovered the importance and joy of just having fun, with no schedules, nobody to please, and no politics. We’re traveling the United States and Canada. I took up guitar at age 70 and love it. The journey for new adventures continues. My current life is totally different from what I expected.”

Planning should include maintaining your physical and emotional well-being

During a career in policing and in retirement, it can be difficult to make wellness a priority. The busier you become in your career, the harder it can

be to schedule time for physical exercise. But Lorne Kramer, who served as Chief of Police in Colorado Springs, said he found ways to make it happen.

“I maintained a strict physical activity schedule, and avoided letting appointments and other distractions take the time I needed to take care of myself. I looked for ways to work out (or run or walk) with colleagues at work. This not only helped me maintain my health, it served as an opportunity to communicate with people in a more casual setting, and it encouraged others to maintain their physical conditioning.”

Because retirement changes your entire pattern of living, it often disrupts the systems you have created for maintaining your wellness. So as you begin to consider retirement, think about whether you will need to create new patterns for getting exercise and remaining healthy. For example, you may need to find a new health club and new exercise partners.

For a summary of considerations that should be included in career planning, see “Five Stages for a Productive Career,” page 118.

Former Chiefs Warn Against Leaving a Job Until You Know Where You're Going

Many retired chiefs who responded to PERF's inquiry about retirement cautioned against leaving a job in policing without having a new position lined up, or at least a detailed, realistic plan for post-retirement activities in hand.

Often, police chiefs leave their jobs early merely because they become eligible for a pension. They realize that their pension would provide nearly as much money as they're earning on the job, so they think, "I'm essentially working for nothing if I stay." That leads them to retire before they need to do so, without a firm plan for what they will do next.

This can be a serious mistake, several PERF members warned. In the first place, there is nothing wrong with "working for nothing" if the work is good.

"Too many police executives leave when they have 'maxed out' in terms of retirement benefits vs. their salary," said David C. Williams, who took a director-level position at a university after retiring from the Illinois State Police and later became city manager for the Chicago suburb of Itasca for more than 10 years. "But you aren't working for nothing if you find the work fulfilling. My advice is not to leave too early, and make sure that your next step is something you can be passionate about."

"Your phone stops ringing": Furthermore, many retired chiefs said that you are much more marketable if you are employed than if you are "between jobs." One retired chief said that "your phone stops ringing once you're out of the business," even though you may have been receiving job offers out of the blue when you were a chief.

"A break in service makes finding another position more challenging," said retired Chief Ken Ferguson of the Framingham, MA Police Department.

“Be aware that name recognition is fleeting, and so are contacts,” said Jack Harris, retired Chief of Police in Phoenix. “Remember that 10 or 15 percent of the chiefs you see at national conferences aren’t there next year!”

Don’t wait until after you retire to start thinking about a plan:

Darrel Stephens has a wide range of experience serving as a chief and helping other chiefs in their careers. He counsels chiefs to plan carefully.

“Too many chiefs announce their retirement, and then tell me they plan to take a few months off and then figure out what they want to do. I think that puts them at a disadvantage,” Stephens said. “It’s fine to take some time off, but I believe it’s important to have a clear path laid out for the next steps *before you retire.*”

Stephens strongly urges chiefs to make connections before they retire. “If you want to do consulting work, consider how to make potential clients aware of your availability and your skill sets,” he said. “Teaching and training require the same kind of advance planning. Developing relationships well in advance of retirement helps open the door to opportunities in retirement.”

“Always think about skills that make you marketable”: Rich Stanek, who lost a tight race for re-election as Hennepin County, MN Sheriff in 2018, recommended that police executives think about possible plans for their “Chapter 2” throughout their career.

“I have been retired for a little less than four weeks, and I only had eight weeks to prepare, since my retirement was unexpected,” Sheriff Stanek told PERF. “Law enforcement leaders should always think about a skill or asset that they can hone to make themselves marketable when the big day happens.”

Stanek opened a consulting business and is working on local and national public safety issues, including development of a new public safety broadband communications network as Vice Chair of the FirstNet Board. He also has been doing volunteer work and creating a 501(c)(3) foundation for sheriffs in Minnesota.

“Don’t assume you will automatically receive job offers”: Doug Muldoon, former chief of the Palm Bay, FL Police Department, retired after 38 years with that agency and was recruited by two other former law enforcement executives to join them at ecoATM, an environmental

services company that has connections with law enforcement agencies regarding crime prevention programs.

“I think many senior law enforcement executives believe there will automatically be job offers when they retire,” Muldoon said. “That may be true for a few people, but not many. I have friends who were in agencies with several thousand employees, but could not find the kinds of employment they imagined when they retired.”

But others said that if you can afford to fully retire, you may decide to retire and later change your mind. “It’s important to have a flexible plan in place for retirement, and to realize that it’s okay not to return to work right away, if at all,” said retired Chief Dan O’Leary of Brookline, MA. “Everyone has different goals in life. Some may want to work right away, some may take time off and decide to work later, and others may decide to stay retired and not work at all. All of those choices are fine, depending on the individual. Believe it or not, you will know when it’s time to retire, and you will know if, and when, it’s time to go back to work.”

Don't Sell Yourself Short: Police Chiefs Have Many Transferable Skills

Retired police chiefs who have made successful transitions to other types of employment told PERF that police executives often underestimate how valuable their talents can be *in almost any type of business or nonprofit organization.*

In the first place, people who have served as police executives are confident and comfortable making decisions. They have been making important decisions since the day they left the academy.

Ron Teachman, retired Chief of Police in New Bedford, MA and South Bend, IN, said that an experienced executive recruiter once told him that her clients like to hire former police executives, because they are decisive.

“She said that some of her corporate executives need to conduct a survey before they decide what to have for lunch,” Chief Teachman said.

Police chiefs have knowledge and experience with the following:

- How to **define a mission** for an organization, with specific goals and priorities;
- How to **make decisions** and direct actions on a daily basis, and accept responsibility for those actions;
- How to **recruit, hire, train, and manage employees**, and how to direct the legal issues of human resources (in some cases, in a union environment);
- How to nurture employees, recognize and reward talent, and **lead an organization** by inspiring employees to do their best work;
- How to **develop budgets**, control spending, and manage procurement rules;

- How to serve as the public “face” of an organization and work with the news media;
- How to manage a crisis;
- How to involve external groups, including a wide range of community members and stakeholders, in achieving goals;
- How to provide public accountability and transparency;
- How to ensure adherence to legal and Constitutional requirements and principles; and
- How to do all of the above in a high-visibility, high-stakes environment.

Employers respect the police: Mike Burridge found that his law enforcement background was a valuable asset when he retired as Chief of Police in Farmington, NM. “I can’t say I ever expected to have the life in private industry that I have had,” he said. “But my experiences and leadership roles in law enforcement got me promoted quickly to senior vice-president in two public safety companies. People respect law enforcement executives and recognize the sacrifices we made to reach the highest levels of organizations. They realize the value of our decision-making, ethics, and leadership qualities. It gives them a feeling of confidence when they are considering us for positions in their companies.”

Realize how varied your choices can be: Michael T. Frazier, who served in the Phoenix Police Department and later as Chief of Police in Surprise, AZ before taking a new position as that jurisdiction’s City Manager, said that retiring police chiefs should consider a wide range of retirement options.

“Those who have served at mid-management or executive levels in law enforcement have very marketable skills,” he said. “I believe there are many opportunities for law enforcement personnel after retirement. What’s most important in terms of a second career is knowing what you *want* to do, and adequately preparing yourself.”

“Retirement is a great opportunity for your ‘next act,’ ” said Drew Sisk, who retired as Chief of Police in Bayonne, NJ in 2018 after a 30-year career in that department. “I tell police officers of all ranks that this job, while greatly rewarding, is someday going to be what they *used to do*. Be proud of your calling and your service, but don’t let the job define you. There is life after law enforcement, and it is enjoyable and rewarding.”

Take stock of everything you know and everything you have done: “I wish I had known with more certainty that the knowledge I gained in law enforcement could be used in the private sector, and that people would pay good money for me to share that knowledge,” said Andrew Scott, who retired as Chief of the Boca Raton, FL Police Department in 2006 and began a new career as a consultant. “We underestimate the amount of knowledge we gain during our law enforcement careers, and how we can apply that knowledge in the private sector.”

“If you plan on working, sit down and take several days to assess everything you did and everything you learned in police work, and write it on paper,” Chief Scott said. “You will be amazed by what you know, what you did, and what you were capable of. I never expected to be an entrepreneur. I now own a multi-million-dollar company after 11 years of hard work.”

Robert McNeilly: Police Work Can Make You an Expert in Many Fields

Robert McNeilly served as Chief of Police in Pittsburgh for 10 years.

I watched police officers who taught at the academy end up becoming teachers at universities.

I saw detectives later take positions conducting investigations for banks.

I saw officers doing accident reconstructions who later took positions as investigators for insurance companies, or started their own business doing collision reconstructions.

There are many police experiences that develop officers into experts.

I wasn't aware of it at the time, but I was doing the same thing myself, with respect to managing people, when I was working day to day as a commander and then chief of police.

And as chief, I reviewed thousands of internal affairs cases, developed an Early Intervention System, and managed liability on use of force and other issues, which gave me expertise on those matters. I have used that expertise as a consultant.

Types of Jobs that Retired Chiefs Have Taken – or Created for Themselves

Retired police executives who replied to PERF’s survey have found or created many types of post-retirement work for themselves. Some have taken new positions as police chief in another city, or have joined organizations that have a connection to policing. Others joined consulting firms or created their own consulting companies. Some have found a niche that fits them well, such as serving as an interim police chief in jurisdictions that need a steady hand while city leaders conduct a national search for a permanent chief. Many have taken multiple roles simultaneously.

Following are examples of the types of post-retirement work that retired police chiefs do:

A new position as chief of police in another department

Many police executives have served as chief in a half-dozen or more departments in their careers. Others have found new careers as “interim chiefs,” serving for approximately six months in cities that need a temporary chief while they conduct a search for a permanent chief.

William Lansdowne, who served 28 years in the San Jose, CA Police Department, rising to the position of assistant chief, made a calculated decision to seek the position of Chief in Richmond, CA.

“If you want to get a job as chief in a different police department, you have to pick a department that’s in trouble,” he said. “If everything is going great in an agency, you have very little chance, because they’ll stay inside the organization to find a new chief. But if an agency has problems, and you have good experience, you’ll know how to bring improvements to the organization that needs help.”

Lansdowne won the Richmond job, and within a year had cut the city’s high homicide rate in half, while bringing the progressive values he had learned in San Jose to Richmond.

Robert C. White, a former PERF Board member, began his career in policing in 1972 in the Metropolitan Police Department of Washington, DC. He rose through the ranks to become Assistant Chief, but left Washington in 1998 to become Chief of Police in Greensboro, NC. He took a new position as Chief in Louisville, KY in 2003; and in 2011 became Chief in Denver, CO. He retired in 2018. Chief White described how he saw his career progression:

My original plan and desire was to be the chief of police in the city where I grew up, Washington, D.C. I believed that there was room for improvement in my home department, and that with the support of the right people, I could help make those changes.

When it became apparent to me that I wasn't going to get that opportunity, I made up my mind that I wanted to go lead a different department. I did, and once I established the philosophical foundation to set that department in the right direction, I wanted to move to a different department. It was my desire to go to these departments and be what people call a 'transformational change agent.' And once I've done what I thought I could do and could leave the department in capable hands, it was always my desire to move to another agency and do it again.

Chief White noted that because he has moved several times to take new jobs as chief, he negotiates with new employers to ease the costs and complications of moving.

"We've owned a house in every place I've worked," he said. "I've always asked my new cities to provide housing for six months so we wouldn't have to make two mortgage payments while we sold our old house. And every city has been willing to accommodate that request. At times, my wife has stayed behind in our old cities for several months so our kids could finish the school year."

Roy Arigo, who retired as Chief of Police in Coral Springs, FL, warned against taking a lower-ranking position in another agency. Arigo retired in 2005 after serving 28 years on the force, including 15 years as Chief. He and his wife decided to relocate, and he accepted a job as a captain in the Collier County Sheriff's Office. He found it frustrating to not be in charge.

“There’s a significant adjustment in moving from the head of a law enforcement agency to a position that is not the head of the organization,” Arigo told PERF. “The leaders may have good intentions in bringing you in as part of their executive team, but they can get cold feet about implementing reforms that you discussed. A lower position with less responsibility may sound good as a ‘retirement job,’ but you may be opening yourself to frustration.”

Fortunately, Arigo also was serving as an adjunct professor at a local college, teaching classes to sheriffs’ deputies, and found that work very rewarding.

Interim chief

When a police chief retires, it sometimes takes only a few weeks for a mayor or city manager to choose a new chief, especially in departments that were being managed well, and where there are many suitable internal candidates to take the job.

But in situations where a chief resigns because of significant problems in the department, it can sometimes take six months or longer for elected officials or a city manager to choose a new chief. In cases where a city is considering candidates from other cities, the process can be even slower.

So a number of retired police chiefs have found that there is a market for experienced chiefs who run a police agency temporarily, while a city conducts a national search for a permanent new chief. In some cases, the interim chief is seen as a “caretaker” and is not expected to undertake major reforms. But in other cases, interim chiefs have been known to use their expertise to identify problems and implement solutions.

And a number of chiefs have found that one can quickly establish a reputation as an effective interim chief, which results in additional work.

Steve Belcher, retired chief in Santa Cruz, CA, was one such interim chief:

Within six months of retirement, I was offered a position as an interim chief. I accepted and enjoyed the position. This led to additional interim chief positions.

I have now completed nine interim chief positions. With one exception, I came into troubled departments that had significant management issues. Several departments had

experienced votes of no confidence in their prior chief, and some chiefs had retired in lieu of being forced out.

I found that I enjoyed these challenges, and it was gratifying to feel I could give something back to the profession.

James Lewis began his career in the Bakersfield, CA Police Department, and then served as Chief of Police in Green Bay, WI and Pomona, CA for a total of 10 years, before retiring and starting a consulting business in 2006. Over the next decade, his consulting work included service as interim police chief in five departments.

Some of the departments needed work, and in other cases it was about keeping the department calm. In all of the interim jobs, I helped with the search for a new permanent chief, doing interviews and background checks.

The role of interim chief is quite a bit different. Interim chiefs don't do as much work in building ties to the community, because you're only going to be there for a short time – typically, about six months. An interim chief won't be joining the boards of directors of community organizations. The focus is internal, not external. The interim job is really about setting the table for the next chief.

I enjoyed this every time. It was always very interesting. I never sought any of these interim jobs, but if you do this once or twice, people find out about it, and you get more requests.

Being an interim chief can be an issue for your family. But if your spouse enjoys exploring a new community, it can work.

A new job in a field related to policing

- **Helping police to communicate with persons with special needs:** Janeé Harteau served for 31 years in the Minneapolis Police Department, including five years as Chief, before retiring in 2017. Today, Harteau is President and CEO of Vitals™ Aware Services, a technology company that bridges communications gaps between first responders and persons with special needs or invisible conditions, such as dementia or Autism. Chief Harteau described her transition to the private sector:

We tell officers that they should always be preparing for the next rank. And if you want to be a chief, you need to get the education and skills, so you'll be ready.

I say the same thing about retirement. It takes preparation. I had other interests and partnerships when I was chief, and I was already thinking about making a transition before I left the Police Department. So I was able to set up a consulting business right away, even though I left abruptly. I was fairly certain that I didn't want to become a police chief in another city. I felt I could do other things that were connected to the profession.

I love what I'm doing now. I get to add value to the profession and improve first responders' work when they encounter people with conditions that affect their ability to communicate. And it's not just in one department.

Being a chief prepared me for my role as a CEO. A police chief's job involves organizational issues, politics, managing a budget, being a futurist and anticipating trends, and other types of work that CEOs do.

One difference is that the private sector is not accustomed to managing crises the way police departments are. Police chiefs deal with crises all the time. So my experience as a chief helps me to have a calm focus, and reassure people that we can get through problems. I also don't have issues with making decisions fairly quickly, because I'm used to doing that. I get as much information as I can, and then I make decisions.

For chiefs considering starting a business, I think the first question has to be, "What do I want my retirement to look like? What do I want to be doing?" And then you can start to formulate a plan.

- **Accreditation expert:** Paul MacMillan, retired Chief of the MBTA Transit Police Department in Boston, had experience in the accreditation process during his career in policing. Today he is working part-time as a regional program manager for the Commission on Accreditation for Law Enforcement Agencies (CALEA).

"Find something you are interested in during your career, and begin developing an expertise in that area while you are still working in policing," he said. "You may need additional education or training

to make a smooth transition to the new employment when you are ready to retire.”

- **Law Enforcement Assisted Diversion (LEAD) expert:** During his time as Chief of the Albany, NY Police Department, Brendan Cox became familiar with how police handle issues of substance abuse disorders in the community, behavioral health issues, and homelessness. And he understood the advantages of a public health approach to these issues, rather than seeing them as law enforcement issues.

Today, Chief Cox is using those experiences as Director of Policing Strategies for the Law Enforcement Assisted Diversion (LEAD) National Support Bureau, which helps local jurisdictions nationwide to address these issues with community-based programs.

- **Consent decree monitor:** Robert McNeilly served as Chief of Police in Pittsburgh for 10 years, and during that time he led the department as it implemented the first Justice Department consent decree, which began in 1997. That experience has proved helpful during the last five years, as he has served on a team of experts monitoring the New Orleans Police Department’s progress in meeting the requirements of a consent decree.
- **Public safety communications expert:** Derek Poarch, retired Chief of Police at the University of North Carolina at Chapel Hill, used his experience in all aspects of policing to seek out a second career in the field of public safety communications. “After serving as chief, I wanted to do something totally different,” he said. “I was named Chief of Public Safety and Homeland Security for the Federal Communications Commission. That led me to my current role as Executive Director and CEO of APCO International, which is the largest organization of public safety communications professionals.”
- **City manager:** Fairly often, police executives retire to new positions as city managers. Former Chiefs Lorne Kramer of Colorado Springs, David Williams of the Illinois State Police, and Michael Frazier of Surprise, AZ are among the PERF members who have become city managers.

Because police departments are usually the largest, most costly agencies in a city government, police chiefs typically have close relationships with city officials and a familiarity with the systems for running a municipal government.

Bruce Glasscock served as Chief of Police in Fort Collins, CO and in Plano, TX before taking a position as City Manager in Plano. “A city manager position can be a good job for a retiring chief, because both jobs involve handling a wide range of issues, making tough decisions, and being familiar with the community as a whole,” he said. “And good chiefs are accustomed to dealing ‘straight up’ with issues, without getting embroiled in politics. This is good training for a city manager.”

“The biggest challenge in making the transition from police chief to manager is making a clean break from being chief—and making it clear to others that you have made a clean break,” Chief Glasscock said. “Elected officials and the heads of other city departments may be concerned that you will show favoritism to the police department, so you have to make sure this does not appear to be the case.”

Finally, Glasscock said that city managers and police chiefs both need to be financially secure, so they can “draw a line in the sand” on important issues. “You can’t be placed in a position where you need to cross your own line in order to save your job,” he said. “An employment agreement with several months of severance pay can help in this regard.”

Positions in national associations that have connections to policing

- In 2019, Montgomery County, MD Chief of Police Tom Manger announced that he was retiring after 15 years as chief in that department, six years as chief in Fairfax County, VA, and 42 years as a police officer. Chief Manger reported that he was taking a new job directing legislative affairs for the Major Cities Chiefs Association (MCCA). Chief Manger had recently completed four years as President of MCCA.

“I was fortunate that this opportunity came along with Major Cities Chiefs, because I was certain that it was something I would like,” Manger said. “I know that sometimes chiefs get approached by private-sector organizations, and they think maybe it’s a good opportunity, but they don’t really know whether it’s something they’re going to enjoy doing. But I felt quite certain that this would be a job I’d be happy with.”

“The only question was whether it was a good time to leave. There are always things happening that need your attention. You need a time when things are relatively calm, when you can leave on your own terms and no one will misunderstand why you’re leaving. And from that aspect, the timing worked out well for me.”

- After 25 years serving as Chief of the University of Wisconsin–Madison Police Department, Sue Riseling took a new full-time position in 2016 as Executive Director of the International Association of Campus Law Enforcement Administrators (IACLEA). (In March 2019, Riseling, a recipient of PERF’s Leadership Award, announced plans to retire from IACLEA when her contract expires in August 2019.)

“I’m just as busy now as I was as Chief,” Riseling said. “The main differences are less community feedback, no 2 a.m. phone calls, fewer personnel issues, and weekends are more often spent at leisure. I knew it would be very unhealthy for me to stop working altogether. I figured I needed a different type of job that would be a new challenge, using my skills and knowledge, helping others and moving the profession forward. I was fortunate to find the right fit in my current job. I’m adapting to not being responsible for everything, and allowing myself to relax more, without seeking permission.”

- After 30 years with the Washington State Patrol, including five years as Assistant Chief, Brian Ursino retired to take a position as Director of Law Enforcement for the American Association of Motor Vehicle Administrators (AAMVA). He was aware of that position because his Chief at the State Patrol, John Batiste, had served on the AAMVA board.

Consulting

Consulting is a flexible option for retired police chiefs, according to PERF members who have taken that route. The content of consulting work has a wide range that includes the following:

- Serving as an **expert witness in court cases** regarding police agencies’ policies and practices on issues such as officers’ use of force;

- Auditing and assessing law enforcement agencies, including their operations, organizational structure, policies, management systems, staffing levels, etc.;
- Helping law enforcement agencies through the process of reforms under Justice Department consent decrees;
- Conducting security assessments for private-sector organizations.

PERF members reported that consulting allows them to work full-time or part-time, and to work as an employee of a consulting firm or through a company they create. Often, they said, the amount of consulting work they do changes over time, depending on their family situation or personal preferences.

Because consulting is so flexible, there are many ways in which retired police chiefs can find work as consultants.

Edward Davis, a recipient of PERF's Leadership Award, began his policing career in the Lowell, MA Police Department, and served as Superintendent there for 12 years before becoming Police Commissioner in Boston from 2006 to 2013. He then created the Edward Davis Company, which provides a wide range of services in the areas of security, investigations, and technology. In an interview with PERF, Commissioner Davis recommended that chiefs think about starting a business early on:

When you are a police chief, it's easy to set up meetings with community leaders, business leaders, and leaders of not-for-profit organizations. After you leave, that window closes. So I recommend spending some time as you near retirement to meet with a wide range of people. In my case, a legendary leader in Boston offered me invaluable advice on setting up a business.

Don't get caught up in the belief that you need to stay in your police chief position until your maximum retirement benefits are obtained. You are much more marketable in the business sector at age 50 than at 55 or 60. Your earning potential over those years may easily surpass any benefits you may be waiting for. I retired with a full pension at age 57, but I wish I had done it earlier. I now run a business that employs 12 full-time individuals and more than 100 contractors. Pressures like making the payroll weigh heavily on the mind of

entrepreneurs, especially in the early years, but these worries are offset by the reward of closing a deal.

I'm convinced that whatever you commit your life to, the process of continual learning is vital. Each day is a new experience, and keeping an open and inquiring mind is what makes success possible.

Terry G. Hillard, another PERF Leadership Award winner, rose through the ranks of the Chicago Police Department, and in 1998 was named Superintendent. He served in the department's highest position for five years before retiring in 2003. In 2004 he co-founded the consulting firm Hillard Heintze with Arnette Heintze, who had been Special Agent in Charge of the U.S. Secret Service office in Chicago.

In an interview with PERF, Superintendent Hillard cautioned against thinking that consulting work is less demanding than policing:

I met Arnette Heintze when he came to a funeral of a Chicago officer who was killed in the line of duty. And we became good friends. We both retired in 2003, and we decided to start a company together. We each put in \$1,000, and that's how it started. Our first client was Oprah Winfrey, who needed help with some security issues. And then the Taser company hired us, and we started getting a lot of small jobs in Chicago. After a while, Arnette was traveling in one direction and I was going in the other direction, and we realized we needed to hire some people to help us. So we hired people who had worked for us in the Secret Service and Chicago Police Department. We concentrated on doing security assessments and threat assessments.

I had decided that when I turned 69, I would retire. Arnette knew that when we first started, and I sold my interest in the business to him in 2013. At that time, we had about 40 people. Now they have about 60, and as of last week, Arnette sold the company to Jensen Hughes.²

I know a lot of retired chiefs want to do consulting, but I

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2. "Chicago security firm Hillard Heintze acquired." *Crain's Chicago Business*, April 22, 2019. <https://www.chicagobusiness.com/news/chicago-security-firm-hillard-heintze-acquired>

How Much Do Policing Consultants Earn?

To get a sense of how much money retired police executives can earn as consultants, PERF asked its members currently working as consultants to share information about their hourly rates, annual income, and related information about their businesses. Most of them do consulting work on a part-time basis.

Hourly rates from \$55 to \$395: Basic rates ranged from \$55 per hour to as much as \$395 per hour. Several said they have a range of hourly rates that depend on a number of factors, including the client's ability to pay. Government agencies are often limited in how much they can pay any consultant per hour, so consultants make exceptions from their regular rates if they wish to take a certain job. Some have done work for nonprofit organizations that paid somewhat lower hourly rates.

The federal government has rules for consultants' rates. The U.S. Department of Justice, for example, currently has a general limit of \$650 per day or \$81.25 per hour, but exceptions can sometimes be made upon request.

Several consultants said they charge higher hourly rates for making depositions or testifying in court. For example, the consultant with a basic rate of \$395 per hour charges \$2,000 for the first four hours of a deposition.

Retainers: Several former police executives working as consultants receive substantial monthly retainers, ranging from \$3,000 to as much as \$15,000, that are not tied to specific numbers of hours worked.

Defense vs. plaintiffs: The highest hourly rates generally are earned by consultants who testify for plaintiffs in lawsuits against police agencies. However, testifying in defense of police agencies can also be lucrative. One retired chief who testifies almost entirely as a defense witness for police departments has a base hourly rate of \$250, and charges \$1,500 for the first four hours of a deposition or trial testimony.

Other types of consulting: Not all consultants are involved in litigation. Some perform organizational assessments and make recommendations on police agencies' policies, systems for internal affairs investigations, use-of-force cases, etc. Some help police departments with the process of seeking accreditation.

Consultants also obtain work in departments that are operating under U.S. Justice Department consent decrees or settlement agreements. One consultant reported that hourly rates for that type of work are set by the agreement, and can reach nearly \$250 an hour.

Annual incomes of \$35,000 to \$180,000: The retired chiefs who provided annual income data reported receiving \$35,000 to \$180,000 in additional income from their consulting work. All of those figures were from part-time consulting work. Several retired executives said they could earn quite a bit more by taking more consulting jobs, but they preferred to maintain their current balance between work and leisure. Many retired police executives said that one of the best things about being a consultant is that you can pick and choose which jobs you wish to take.

Teaching at universities: Police chiefs who teach at universities can receive significant compensation, as much as \$30,000 to \$40,000 per year for part-time work while they serve as chief, and \$150,000 per year for full-time work as a professor after retiring from policing.

Contracts: Contracts for consulting work should have clear and specific language on issues such as reimbursement for travel time and travel expenses. Some charge a flat fee for travel expenses, such as \$1,000 per day, while others obtain reimbursement for actual costs incurred. Contracts also should detail the types of activities that are included in hourly billing (such as reading case materials and police reports about an incident, conducting research, writing reports, etc.).

Terrance Gainer: Consulting Is Not So Different from Police Work

Terrance Gainer, a PERF Leadership Award winner, launched a consulting business in 2014, following a law enforcement career that began with 20 years in the Chicago Police Department and included service as Director of the Illinois State Police, Executive Assistant Chief of Washington, DC's Metropolitan Police Department, Chief of the U.S. Capitol Police, and Sergeant at Arms and Chief Law Enforcement Officer for the U.S. Senate. While he was a Chicago officer, he earned a master's degree in public administration and a law degree. In this commentary, he compares police service with his consulting work:

In August 1972, returning from Vietnam, my military leave from the Chicago Police Department ended, and I joyfully returned to my law enforcement career. Some days were long, but the years came quicker. Nearly 42 years later, I made my decision to leave government service and test the value of my decades of city, state, and federal police service.

I was immediately struck by a few changes, such as being personally responsible for keeping a car clean and gassed. Other issues were more daunting. What was I worth? Was my Rolodex for sale to the highest corporate bidder? Or could I contribute to public safety by working with corporate clients who could actually help a police chief do a job? When I was a chief, I had taken calls from former colleagues who were working with businesses, and I would meet with them and their clients, along with the person from my agency who could best evaluate what they were offering. I directed my person to simply “do what is right,” and determine whether there was an agency need and a corporate solution.

Now I was the consultant, and notwithstanding the large budgets I had once managed, I wasn't prepared to cost out my value. In my first conversation with a potential client, I fumbled the inevitable question, “What are your fees?”

“I’ve never done this before,” I replied. “What’s reasonable”? A retainer fee was suggested. Wait, what did he just say?

We cut the deal. We shook hands and began that first contract, which would result in others. Clients come and go.

My current work on a U.S. Department of Justice project, helping cities reduce violent crime, is the most professionally rewarding. It feels like I am back in the trenches of problem-solving, but without the day-to-day politics of a police department. It’s almost like being a “police chief whisperer.”

In the streets or in the C-suite, you value your partners, grow with the help of mentors, and trust your instincts. Life after the uniform is not so different.

would recommend starting out by asking yourself, is this what you want to do? You have to put a lot of time and effort into it. And if you think you were away from your family a lot when you were chief of police, be aware that running your own business is a big job too. You'll spend a lot of time on planes and sleeping in hotels.

If you decide to do it, reach out to the chiefs and sheriffs who have retired and started their own businesses. They can inform you about the basics, about decisions like what to name your company, obtaining insurance, and choosing the main areas you will operate in.

Lorne C. Kramer, managing partner at KRW Associates, offered advice for police executives considering a post-retirement career as a consultant:

Retired law enforcement executives have much to offer as consultants. At KRW Associates, LLC we have found that you can be as busy as you want to be, as long as you have the capacity to complete contracts. But consulting is competitive, with many quality firms providing similar services.

A thoughtful decision must be made about whether to start out on your own or join an existing consulting company.

If you join an existing firm, many of the important decisions regarding the business focus have already been made.

If you decide to form your own company, developing a business plan is an important initial step. That plan should include the specific services to be provided, and the ability to provide a quality product. The business plan should also consider what approach will be taken to costing each project you will submit a proposal for. Hourly rates vary considerably. Many firms quote a flat rate for a project, but caution has to be used to ensure that expenses are covered and the work is reasonably profitable.

Lastly, develop a plan to advertise or market your services. A website is advised, and investing money in other advertising approaches will provide exposure to targeted audiences and

groups. The return-on-investment of advertising should also be closely monitored and adjustments made.

We have found satisfied clients are your best advocates. Quality work and timely completion are the best advertisements you can have.

Following are additional tips that PERF members offered about how they found or created their positions as consultants:

Gerald Schoenle, retired Chief of Police, State University of New York at Buffalo:

I became certified as a law enforcement litigator and expert witness through Americans for Effective Law Enforcement (AELE). I did six jobs last year as a consultant on police management and accreditation compliance, which equates to about eight weeks of work for the year and some minor travel.

Steve Belcher, retired Chief of Police, Santa Cruz, CA:

After five years of consulting by myself, I found that I was turning down opportunities that would have been interesting to try. But one person can only do so much. So I partnered with two other retiring chiefs and formed a C corporation. This allowed us to benefit from one another's backgrounds and take on multiple projects at once.

I have now been involved in our C corporation business for about 10 years. We only take on projects that we have an interest in. As partners, we committed to 10 years for the company. This year we will hit the 10-year mark, and we envision winding down our business by the end of the year.

Robert Haas, retired Police Commissioner, Cambridge, MA:

Upon retirement from the Cambridge Police Department, I knew that I wanted to stay involved in policing in some way. My initial plan was to engage in consulting work on a part-time basis. After a year, I had more opportunities than I expected, and it involved much more travel than I anticipated.

Nearly three years later, I took a position as a Vice President, Law Enforcement Consulting, with Hillard Heintze, LLC.

William H. Moulder, retired Chief of Police, Des Moines, IA:

Consulting is a way to stay connected to policing. My business helps cities to find new police chiefs, drafts policies, serves as an expert witness in police matters, and investigates citizen complaints for police departments.

The great thing about consulting is that people pay you to give your opinion or assessment of their operations. From the standpoint of your clients, if your recommendations work, the department takes the credit; and if the recommendations don't succeed, the client can blame the consultant.

The advantage of this kind of understanding is that it really frees you up to recommend what is right, and not worry about any political issues.

If you serve as an expert witness, be prepared to sometimes give an opinion that is adverse to the agency. An expert is not a mouthpiece for the client; an expert gives a professional opinion on the facts. It may sting the client in the short run, but it benefits the profession in the long run.

Because consulting is flexible, I'm able to take vacations that were hard to schedule while serving as a chief. Much of the work of consulting, such as writing your reports to clients, can be done anywhere. I have worked while on a sailing vacation or at a resort on a Caribbean Island.

Betty Kelepecz, former LAPD commander and Chief, Harbor Police Department, San Diego Unified Port District and a recipient of PERF's Gary Hayes Award:

When I retired, I worked for a technology company that created software to help law enforcement agencies share data among disparate databases. I was trying to decide what to do next. Even though I was an attorney, I didn't want to practice law directly.

While working for the technology company, I started my own consulting company. My company provides many types of consulting and legal services; subject matter expertise, expert witness, management projects and audits, and security assessments. My predominant work is public agency workplace investigations. It is a very lucrative niche, especially since the beginning of the #metoo movement. I am much busier than I want to be.

Kim Dine, retired Chief, U.S. Capitol Police and Frederick, MD Police Department:

After 41 in policing with three outstanding departments, the Metropolitan Police Department in Washington, DC; the Frederick, MD Police Department, and the U.S. Capitol Police, I'm currently engaging in part-time consulting. Thus far, each project has been gratifying and productive, working with agencies from some of the largest in the country to smaller departments. These endeavors have given me an opportunity to work with people I respect, and to meet a new array of police leaders across the country. It is satisfying to be able to offer recommendations soundly based on decades of experience and national best practices and to continue to move the profession forward. I have also assisted a new mayor in transition and have been engaging in some volunteer work and community efforts. I've also found it gratifying to successfully assist younger executives in jobs searches and help them navigate the interview, application, and hiring processes.

Retired chiefs and police leaders have amassed a great deal of knowledge about leadership, empathy, decision-making, building coalitions, strategic planning, and getting things done, and thus have much to contribute to the profession. It continues to be an honor and privilege to work with the women and men of policing and help improve departments across the country.

Teaching and training

Some police executives serve as adjunct instructors at local colleges or technical schools during their time as police leaders, usually teaching criminal justice–related courses. This type of experience can serve as a path to retirement work as full-time or part-time professors. And it gives police executives an opportunity to find out whether they truly enjoy teaching, and whether there are certain topics they enjoy teaching more than others, or certain types of students who are more engaging to teach – for example, students who are on a career track to becoming a police officer vs. students pursuing other majors, or graduate students vs. undergrads.

Educational requirements are generally more rigorous for full-fledged professors, so police executives considering a second career in teaching should make contacts at institutions where they think they might like to teach, learn about opportunities and qualifications, and explore their options well before their retirement.

Similarly, many police executives serve in their department’s training unit during the course of their careers. This type of experience can lead to post-retirement work in state Peace Officer Standards and Training (POST) organizations.

Dean Esserman, a PERF Gary Hayes Award winner and PERF Board member, has combined police service with teaching at universities throughout his career. During his time as Chief of Police in Providence, RI, Esserman received an appointment as Senior Law Enforcement Official in Residence at Roger Williams University. That work included making guest lectures in various classes during the school year, and serving on several school advisory committees.

Later, when he was Chief of Police in New Haven, CT, Esserman also served as a Visiting Professor at Yale University, teaching two courses per year, one in the Political Science Department and one in the Law School. He also served as a Visiting Lecturer at the University of New Haven. These teaching jobs were extended after he retired from his positions as police chief.

Pete Dunbar spent 24 years in the Oakland, CA Police Department and more than six years as chief in Pleasant Hill, CA before taking a position as Director of the Colorado Peace Officer Standards and Training Board. He then retired to part-time work teaching leadership courses for the California Police Chiefs Association. “If you want to teach, then know how to teach, and don’t assume that being a chief means you can teach,”

he said. “Learn about instructional design and other parts of developing a class.”

The International Association of Directors of Law Enforcement Standards and Training (IADLEST) is an important resource for information about police officer training opportunities. A section of its website provides links to every state’s POST agency.³

Private security

Experience as a police executive often serves as a grounding for a second career in the private security field.

Michael Bouchard took a position as Chief Security Officer for Janus Global Operations following a 25-year career in law enforcement, including service as Assistant Director of ATF for Field Operations. Janus is an international security firm.

Bouchard told PERF that police executives should not assume that they can start a second career in private security without preparation:

I thought that after spending 25 years in local and federal law enforcement, it would be an easy transition to private security, and the learning curve would be minimal. I was wrong. Working in the private sector is entirely different from working in the government.

I didn’t know much about how a private security professional develops strategies to integrate security measures into business processes. I also had to learn how to convince company executives that security isn’t an added expense, because it saves the company money to protect its people, assets, and investments.

In my experience, private companies aren’t overly concerned about what you did in your past career; they want to know what you can do now to make them profitable and secure.

To address the areas where I needed to improve, I sought additional education in the security field. I joined ASIS,⁴ started

3. “POST Portal.” International Association of Directors of Law Enforcement Standards and Training. <https://www.iadlest.org/post-portal>

4. ASIS International is an association of 34,000 security professionals. <https://www.asisonline.org/membership/asis-membership/>

attending their meetings, took their educational courses, and obtained a certification in the security profession. I also consulted with industry members who could educate me about problems they faced as security professionals.

I did all this well before I retired, and it gave me a competitive edge when I competed against other applicants. I recommend tagging these bases when you're still in policing, and obtaining the technical training, certifications, licenses, or academic degrees you will need to enter your selected post-retirement workforce.

Cathy Lanier, a PERF Gary Hayes Award winner, took a position as Senior Vice President of Security for the National Football League in 2016, after serving as Chief of the Metropolitan Police Department in Washington, DC for nearly 10 years.

Chief Lanier continues to work closely with police organizations in her role with the NFL. For example, in 2019 she participated in a PERF conference on the police response to malicious use of drones at major public events.

In an interview with PERF, Lanier emphasized that private security is different from policing, and offered advice for police executives who are considering a second career in private security:

First, when I was coming up through the ranks and going to college, I was advised not to focus all my education on criminal justice and criminology. I took that advice, and it was a huge help to me. My bachelor's and master's degrees at Johns Hopkins were both in management. When you come into the private sector, you really have to manage. You have to understand budgeting, systems, organizational issues.

And when you're chief, it's important to pay attention to these issues yourself. As chief, you have a lot of staff members with expertise in issues like budgeting, but I recommend getting into the weeds a bit yourself. Don't just leave it all for someone else to handle, because in the private sector, "head count" is huge. They don't like to hire a lot of people they don't really need. So you don't get a lot of staff. You do a lot of things yourself, and you have to go into these security jobs ready to do the job. I do my own reorganizations, I write my own job descriptions for hiring people, I write my own RFPs.

It's also important to understand how to manage contract security people. I have a relatively small number of full-time employees, but for any given event, I'm managing 4,000 contract security people. So you need to understand that world of contract security, and you have to understand contracting.

When I do hire full-time NFL employees, I get 500 applicants for every position I advertise. I get applications from assistant directors of the FBI, former police chiefs, and other high-level people. But often they haven't really done the job in a long time, so some of them blow the interview. When I ask them about investigations, I can see that the last time they actually conducted an investigation was 20 years ago, and they have no idea what's involved in an investigation today.

Writing is also important, so I give candidates a short written exercise after the interview. It might be as simple as writing a thank-you letter for the NFL Commissioner to sign, but many candidates have no clue how to write a letter.

I like my NFL job because there's plenty for me to do, and it's the kind of work I enjoy doing – improving systems and managing complex events. What will always be missing is that adrenaline of the policing job.

When you're a police officer at any rank, you go home every day feeling that you've worked to make people's lives better. Now that I'm at the NFL, I realize that football truly is part of the American fabric, so it would be devastating if we couldn't do a Super Bowl without fear. And so I take it very seriously.

Board membership

Many retired police chiefs serve on the boards of police-related organizations or other public or private groups in which they have an interest. Because board members are not necessarily compensated, especially in charitable or social service organizations, many PERF members said they consider board membership a way of contributing to their communities. Depending on the nature of the organizations, board membership also can keep retired police executives up to date and connected to the current issues facing police executives.

Some PERF members said they serve on multiple boards, and several retired police executives cautioned against overextending yourself. “As a newly-retired, high-profile sheriff or police chief, you will receive numerous requests to serve on boards,” said Mike Neustrom, former Sheriff of Lafayette Parish, LA. “Although the boards are worthwhile in their missions and may only meet monthly, it is easy to find yourself suddenly overloaded with commitments and expectations. Exercise thoughtful consideration as you make your decision to participate.”

Louis Scanlon served for 33 years in the San Diego Police Department before taking a position as Chief of Police in Coronado, a San Diego suburb. He retired in 2013, and took on a major new assignment. “I was contacted by several nonprofits, and decided to focus on one,” he told PERF. “I retired from the Navy Reserve, and there’s a memorial out here that honors military veterans. I became a trustee for that organization, and after about a year, they came to me and said, ‘We’ve got good news and bad news. The good news is that we’re going to make you the President of the organization. The bad news is that it’s a full-time job, it doesn’t pay anything, and you need to raise \$3 million.’ So that has taken up most of my time in retirement.”

Peter Lennox, who retired in 2018 from the Toronto Police Service, has chosen a wide-ranging mix of organizations to serve. He is on the board of the Canadian Police Knowledge Network (CPKN), a nationwide organization that offers online training for officers. He also serves on the boards of the Ontario Municipal Management Institute and the Wollaston Public Library, in a community where he has a second home.

Richard Easley, retired Chief of the Kansas City, MO Police Department, serves on the board of a local Crime Stoppers Program as well as the board of the SAFE Program, Surviving Spouse and Family Endowment, which supports the families of Kansas City-area public safety personnel who have died while protecting their communities.

An entirely new calling

After a 33-year career in policing, including 21 years as Chief of Police in Madison, WI, David Couper entered a seminary and was ordained as an Episcopal priest. “I did not totally leave policing, as I served as a chaplain in a police station next door to my church,” Rev. Couper said. “If policing is your calling, it will be difficult to leave it all behind in retirement.”

In addition to serving as a priest, Couper has continued to write numerous books and articles about policing, especially about community policing, building trust, reducing use of force, and addressing racial bias. He is a longtime PERF member and author of the book, *How to Rate Your Local Police*. He also has taught at the University of Wisconsin at Platteville, and since 2011 has published a blog called Improving Police.

Many retired chiefs do a mix of different kinds of work

Because there are so many options for work and volunteer activities for retired police executives, many PERF members reported that they find themselves managing a constantly changing mix of activities.

For example, Jim Dudley, retired Deputy Chief of the San Francisco Police Department, has a schedule that includes teaching, consulting, writing, and speaking out on social media:

I teach criminal justice classes at my alma mater, San Francisco State University. This came about because two years before I retired, I planned a Bay Area Law Enforcement Symposium, with speakers and panels, including local academics. Over the months of planning, I made friends with the chair of the university's criminal justice program. He asked me if I'd be interested in teaching when I retired. I was, and now I'm entering my seventh year teaching criminal justice students.

The energy is great, and I can see the future of law enforcement in our classrooms. I teach two days a week for about five hours of in-class lectures.

But teaching wasn't enough to occupy me, so I also do some consulting with law enforcement agencies, conducting organizational assessments.

I also co-host a podcast called "Policing Matters" and write a column called "Under Oath" for PoliceOne.com. Both give me the opportunity to share my law enforcement knowledge and experience with those still active in the field and those entering the profession.

Robert Olson, retired chief in Minneapolis and other cities and former PERF President and winner of PERF's Leadership Award, said that one assignment often leads to another:

One of the most enduring pieces of advice I ever received was, "Always keep your options open."

I worked in four large police departments, and then took six months off.

Withdrawal from policing was starting to set in when I got a call from a consulting organization to work with a team evaluating felony case processing in a large Midwestern county. While working on that project, I was approached to head up a community policing initiative in Jamaica with PERF. Later I was hired to a three-year contract evaluating the national police service in Ireland. I returned to the U.S. for three years of police consulting, and then returned to head the An Garda Síochána Inspectorate in Ireland for five years.

Few former police chiefs have had as wide-ranging a career as Jerry Williams, former Chief in Aurora, CO and Arvada, CO and former PERF President. In addition to his current position as a managing partner of KRW Associates, which conducts organizational assessments of police agencies, executive searches for city and county governments, and other work, Williams has taught and conducted research at North Carolina State University, Sam Houston State University, and the University of Colorado.

"I decided early on during my time in Aurora that I needed a break from viewing options only from a police chief's perspective, to options such as higher education, other disciplines, and consulting," Williams said.

Many PERF members reported that the first few years of retirement are a process of finding the right mix of work and leisure time, and the right combination of activities that are fulfilling. Peter Fahy, retired Chief Constable of the Greater Manchester Police in the UK and a former PERF Board member, said he has found that it's easy to become over-committed:

I work part-time as paid chair of a housing charity, and have a range of voluntary posts in other charities. I spent three years

as chief executive of Retrak, a charity that works with street children in Africa. I have served on a commission on the future of policing in Ireland, and have delivered training in India. I devote one morning and one afternoon a week to looking after my granddaughter.

Overall, I am busier than I wanted to be.

Shelley Zimmerman, retired Chief of Police in San Diego, agreed that it is important to be judicious in making choices, so you don't lose control over your time. She was offered full-time jobs and consulting positions, but chose a mix of consulting part-time for several organizations, including a company that uses robotics for crime prevention, as well as an appointment at National University in leadership and public safety. She explained her choices:

I always thought I would jump at the chance to be a chief in another department, and I have been strongly encouraged to apply for some of these positions, but I have not gone in this direction. I am enjoying the consulting and teaching, and I have written op-eds on public safety topics.

By not working the hours of a chief, I can spend more time with family and volunteer for nonprofits that are near and dear to my heart.

Serving as a public voice for policing

Several retired PERF members mentioned that in addition to everything else that retirees do, they can serve as advocates for the policing profession.

“The profession needs the voices of retired police executives,” said Gil Kerlikowske, who retired in 2017 as Commissioner of U.S. Customs and Border Protection following terms as head of ONDCP and as Chief of Police in Seattle and other cities. “Many do not realize that they have important voices in the community they served, and often at the state and national levels. The challenges facing policing are legion: trust and credibility issues; the need for transparency; a divided country and often divided communities on issues like criminal justice reform. The issues are complicated, and former chiefs can be invaluable in helping the public understand them.”

Kathy O'Toole: A Rare Example of Mixing Policing with Other Disciplines

Perhaps more than any other police chief, Kathy O'Toole has moved back and forth between the worlds of policing, the private sector, academia, and consulting work through her entire career. She has served as Commissioner of the Boston Police Department, Secretary of Public Safety in Massachusetts, Chief of Police in Seattle, Chief Inspector of the Garda Síochána Inspectorate in Ireland, and other policing positions. At multiple points in her career, she has also done international consulting work for private-sector companies and other institutions. Chief O'Toole is a former PERF Board member and a recipient of PERF's Leadership Award.

In an interview with PERF, Chief O'Toole described how she has connected different disciplines, and how a wider view can improve all of the institutions that are involved:

I had been in policing for about a dozen years when I was unexpectedly offered a management job at Digital Equipment's corporate headquarters. I thought I would take a career break. I had been leading the Metropolitan District Commission Police in Boston, and I thought it was a good time to venture into the private sector and learn something from that experience.

That was in 1990, when Digital had 140,000 employees all over the world. As it happened, I arrived at Digital on the first day of the first Gulf War, and part of my job was crisis management and executive protection. So on my first day, I was working to evacuate people from places in the Middle East that I had never heard of. I was a career Boston cop! So I not only got experience in the private sector, I had the opportunity to travel to different corners of the world and experience their cultures.

Working at Digital Equipment, I was on the ground floor of amazing innovations in communications, before the Internet existed as we know it today. After two years, I came back to state public safety jobs in Massachusetts with a passion for technologies that can enhance the way we

do business. I do consulting work for many technology companies, and it really opens my eyes to innovations that already exist in other fields, that could apply to policing.

Sometimes in policing we benchmark ourselves to other police jurisdictions, when in fact we can learn a lot from the private sector, the nonprofit sector, and the international community.

My consulting work has been varied. Over the last year and a half, I chaired the commission in Ireland that developed the new framework for policing there. We reported our findings in late 2018, and the Irish government is in the process of implementing those recommendations. That was a challenge, but it was a great project. I helped develop the recent consent decree for the Chicago Police Department, and have a role in Baltimore about officer training. For years I've been advising U.S. companies and organizations that are seeking out opportunities in Europe, and vice-versa. I advise law firms, construction companies, academic institutions, many different organizations.

I think the major lesson I've learned through all of this is that we need to venture beyond the boundaries of our police circles, and listen carefully and observe others, because many of the business practices that have succeeded elsewhere are applicable to policing. We need more diversity in policing, not just in demographics, but diversity of thought and cultures.

Financial Planning

A successful retirement from any profession requires good planning and getting assistance from experts.

There are hundreds of general guidebooks and blogs about financial planning for retirees in any profession. (See “Resources,” page 132, for a number of books and websites about financial planning that were recommended by PERF members.)

Retirement benefits in policing are unlike those in other professions: Retired PERF members offered more specific guidance that is particular to the policing profession. (This advice was provided by “retired” PERF members who are continuing to work full-time or part-time, as well as those who have fully retired.)

Retiring from a law enforcement agency is a special case in a number of ways. Many police departments continue to offer traditional pension plans, as opposed to the 401(k) plans and similar retirement benefits that have become far more common among private-sector employers.

In many cases, police chiefs also can retire or are required to retire relatively young, compared to other workers. Depending on how young you were when you first joined a police department, retirement may become an option when you reach your mid-50s. But depending on how generous or frugal a retirement package is, such an early retirement may not be financially viable, so retired chiefs often seek continued employment to supplement their retirement savings.

Police chiefs who worked in multiple agencies reported that their pension benefits are far less than those of chiefs who spend an entire career in one agency, so they had to make other arrangements for savings and investments for retirement.

In some cases, retiring police executives could live well on their pensions but wish to remain employed because they know they would find a full retirement unfulfilling.

Following are the tips that were offered most often by retired PERF members:

Work with a financial planner: Police executives, especially those who have continued to work in some capacity following their retirement from a law enforcement agency, strongly recommend getting help from a financial planner.

Working following retirement can have a drastic impact on taxes. And working for oneself (rather than as an employee of a police department or other organization) creates legal liability issues that must be managed to avoid potentially devastating financial consequences.

“I recommend consulting tax and investment advisors several years out if you are going to continue to work in a second career, to reduce the huge tax increase you will experience when you add a new income to your retirement income,” said Derek Poarch, retired Chief of Police at the University of North Carolina at Chapel Hill.

“Make sure that your savings, investments and health insurance are squared away,” said Bruce Chamberlin, retired Chief of Police in Cheektowaga, NY. “I found a financial advisor about a year before I retired, who I still use today. This was a big help, it saved and made me a lot of money.”

Barney Melekian, former Director of the COPS Office, said that getting financial advice ideally should begin early in one’s career. “Start a financial plan when you’re in your 40s, if not earlier,” he said. “That way, if you decide you want to really retire early and just fish and play golf, it’s an option.”

Financial planning is especially important for police chiefs, because they typically serve at the pleasure of their mayors or city managers, with little job security, PERF members noted. “Having an exit strategy with your finances lined up is always important, due to the tenuous nature of the position of police chief,” said Denise Turner-Sellers, retired chief of the Gilroy, CA Police Department. “Having your eyes open for other opportunities is also important, so you won’t be stranded if you have to retire before you planned. I was lucky and retired on my own terms in good standing, but that’s not always how it happens.”

Be sure to plan for health insurance following retirement: Many retired chiefs noted that the costs of health insurance can come as a shock to those who have enjoyed excellent health insurance at little or no cost to themselves throughout their careers.

“If you retire before you can obtain Medicare at age 65, health insurance can be a significant consideration,” said Ellen Hanson, retired Chief of Police in Lenexa, KS and Kansas City, KS.

“My spouse is a physician, and I was planning to just go on her health insurance when I retired,” said Alan Townsend, retired Chief of Police in Poulsbo, WA. “But I found that we are all spoiled by government insurance and the great coverage that is provided. The entire time I worked, my wife and kids were on my plan. My employment contracts had me paying no premiums and receiving Cadillac coverage. I found that the switch-over to the private sector plan in retirement cost \$2,000 a month and had high deductibles. Even the government COBRA plan⁵ was cheaper and better than that.”

Doug Scott, retired Chief of Police in Arlington, VA, had a similar experience. “Maintaining health insurance for my wife and myself has been much more expensive than when I was paying an employee rate,” he said.

“Retiree health care costs, especially before Medicare age, can wipe out a lot of income,” said Ronald Miller, who served as Chief of Police in Topeka and Kansas City, KS before being appointed U.S. Marshal for the District of Kansas. “If you retire in your 50s, Medicare is a long way off. I’ve seen too many retired cops working for low wages in order to ride that company’s health care plan. If that’s what’s going to happen, why retire in the first place?”

Consult with your retirement plan officials: Prior to retiring from a police agency, it is important to meet with state, county, or local officials who manage your retirement benefits, because there may be decisions to be made that can improve your financial picture. For example, you may be able to continue your existing health care plan, perhaps at a slight increase in cost, but if you forfeit that option for any length of time, it can never be regained. Or there may be options such as taking a reduced monthly pension payment in exchange for an agreement that your spouse will continue to receive your pension benefits if you die.

5. COBRA coverage, established by a law known as the Consolidated Omnibus Budget Reconciliation Act, requires group health plans to provide a temporary continuation of health insurance coverage for certain private-sector employees and state and local government workers whose employment is terminated for reasons other than gross misconduct. COBRA coverage is usually far more expensive than the coverage employees were receiving before losing their jobs, however, because the employer no longer contributes to the cost of the premiums. See “FAQs on COBRA Continuation Health Coverage,” Department of Labor, Employee Benefits Security Administration. <https://www.dol.gov/sites/dolgov/files/legacy-files/ebsa/about-ebsa/our-activities/resource-center/faqs/cobra-continuation-health-coverage-consumer.pdf>

“Meet with your retirement plan rep and have them walk you through each piece of it and explain your options,” one retired police official said. “Don’t let them just assume you want to do things a certain way.”

Try to negotiate continued benefits following retirement: Gary J. Mikulec, who retired as Chief of Police in Ankeny, IA in 2017, recommended that retiring chiefs try to negotiate with their employers to reduce their out-of-pocket costs for health insurance and other benefits following retirement.

“I consulted with financial advisors and attorneys to strike a legal agreement with the city prior to my departure,” Chief Mikulec said. “As a result, my departure was amicable and professional. Consult with experts about when to pull Social Security and how to purchase health insurance on your own. If possible, negotiate some of these issues with your city to protect your finances, such as shared premiums on health insurance beyond COBRA. Also talk to professionals about life insurance policies before you reach age 60, to protect your spouse, because those annual premiums take a big jump after age 60.”

Some retired police executives told PERF that it is advisable to consult with human resources officials in your agency before you retire, regarding the details of your departure. For example, if you receive a large payout for unused sick leave or vacation time, it may be possible to reduce the tax burden by placing that money into a tax-deferred retirement account, or spreading the payment out over more than one year.

Don’t be afraid to enjoy your money: Louis Scanlon, former Chief of Police in Coronado, CA, offered another perspective. “A guy that did financial planning for police officers saw me at a social function,” Scanlon said. “He came up to me and said, ‘Let me give you a piece of financial advice.’ I thought, ‘Oh no, I don’t want to buy a copper mine in Brazil.’ But he said, ‘Go spend your money. I have so many police executives who are clients, and they all say they’re ‘gonna.’ They’re gonna travel, take their wife on a trip. They’re gonna go to Disneyland with the grandkids. But they put it off, and sooner or later, they get sick, or the grandkids get too old for Disneyland, and they can’t do any of those things. So go enjoy your money.’ Whenever I see that advisor, I tell him that he gave me the best piece of financial advice I’ve ever received!”

Starting Your Own Business

Launching a consulting firm or other business is not as simple as “hanging a shingle” or creating a website. There are legal, financial, and administrative issues that must be considered carefully and addressed.

PERF members who have launched their own consulting firms or other businesses offered guidance about lessons they learned in the process.

Obtain professional help: A number of chiefs said that starting a business is a complicated matter, so it’s best to consult with experts, and not rely on personal anecdotes from friends or guesswork.

“I should have known more about the financial and tax ramifications of operating a business,” said Peter Lennox, who created a consulting business after retiring as a Superintendent in the Toronto Police Service. “I received wildly conflicting information and advice from several well-meaning friends before seeking the professional advice I needed.”

Don’t sell yourself cheap: Many retired chiefs cautioned against underestimating your value to clients. And some noted that nearly half of your income as a consultant may go to taxes.

“Don’t be shy about charging a high hourly rate for your consulting,” said Doug Scott, retired Chief of Police in Arlington, VA. “You need to remember you will have to pay federal and state taxes, including Social Security taxes, which will be double what an employee pays, because being self-employed, you pay the employer’s share too. I pay at least 45 percent of every dollar I earn quarterly to federal, Social Security, and state taxes. It’s also smart to open a separate business bank account for this type of work.”

Have a plan for all of the tasks you have never done before: Police executives who are accustomed to having an executive assistant and deputy and assistant chiefs who handle countless tasks told PERF that they found it challenging to lose all that help when they started their own businesses.

“Some thought has to be given to taking on all of the tasks that assistants handled when you were serving as a chief,” said Darrel Stephens, retired chief and former Executive Director of PERF. “Managing your calendar, making travel arrangements, and handling payroll and taxes are all part of consulting work.”

“I suggest having an office outside the home if possible,” said Charlie Deane, a former PERF Board member and Leadership Award winner who launched a consulting business after retiring as Chief of the Prince William County, VA Police Department. “Having an office away from home serves as an interim step between the busy work environment of a chief’s office and a home office. The ideal office environment following retirement is a facility where administrative support is available on an as-needed basis. Often colleges and universities have such sites available.”

Writing skills are essential: One of the most important skills in consulting work is the ability to write well. Consultants’ reports (and other documents, such as proposals and correspondence) should be clear, understandable, factually correct, grammatically correct, and free of misspellings and other errors. Factual mistakes or unclear writing can undermine a consultant’s credibility and cost them business.

For some police chiefs, this can be a challenge. The nature of consulting work is different, so a chief must make a transition from being a “doer” to becoming an observer, analyst, and writer. Consultants who find writing difficult should look for freelance or full-time writers or editors for assistance.

Consulting also requires other special kinds of expertise, such as:

- Creating and managing a website and other marketing tools to publicize your business,
- Establishing a presence on social media, and
- Understanding the tax implications of running a business.

Be shrewd, and analyze people’s motives: Some retired chiefs said they started their own consulting businesses, rather than taking jobs in established firms, because they wanted to have greater control over their work.

“The first six months after retiring were brutal,” said Bob Lunney, who led a number of Canadian agencies. “I flirted with two large consulting firms, but I found that their major goal was to capture my active

contacts and gain intelligence on prospective projects. After winning a series of minor contracts for government and police-related agencies, I scored a major opportunity as platform leader for three national conferences on community policing. That breakthrough gave me a higher profile and confidence, and more opportunities came about.”

Louis Scanlon recommended being cautious about private-sector job offers. “One of the things that happens shortly after you retire is that companies want to get a hold of you, primarily for your contacts – in my case, mainly because I had been in the San Diego Police Department,” he said. “They want you to tout their products to the law enforcement community. But I refrained from doing those kinds of things. I’ve heard from other people who retired that a year or so after they hire you and your contacts have dried up, they let you go.”

For some retired police executives, consulting is less about earning money and more about improving the policing profession. David C. Williams, who had a multi-faceted career teaching at major universities, serving as a city manager, and consulting after retiring from the Illinois State Police, said that consulting has been fulfilling work:

Five close colleagues and I formed an LLC named the Policing Leadership Group. Three of us are “retired” and three are still working full-time. The Policing Leadership Group gives us the opportunity to use our experience to benefit organizations and the people in them. In the process, we can help them sharpen their knowledge and understanding and do their jobs better.

Our primary purpose is not to make money, but we have set up a fee schedule for certain training and consulting activities that we think is acceptable and appropriate.

We are all still friends and colleagues, and hope we are being of some value.

Ronald Goldstock served for 13 years as Director of the New York State Organized Crime Task Force, and after that, for 10 years as Commissioner of the Waterfront Commission of New York Harbor, where he held public hearings and investigated racketeering and corruption in the port district. He is on the faculties of NYU, Cornell, and Columbia Law Schools, and also provides expert witness and investigative services to corporations and other clients. He described how he balances his time:

After leaving the Organized Crime Task Force, I chose to become, among other things, a private inspector general, who worked with companies and unions seeking to improve their internal control environment and become good corporate citizens. It struck me how often ex-police and ex-police chiefs were ideal candidates to fill roles in those enterprises. I often suggested that they be considered for such positions, even though they may not have had the credentials that were in the minds of those who do the hiring.

I suppose my happiness lay in doing a number of things – corporate integrity consulting, teaching, serving on boards, and being able to shed jobs as I became older and valued more time for myself. If I had everything to do over, I would have turned down some offers that I instinctively accepted, would have evaluated each more carefully, and would have reserved more time for what I thought was more important for me.

Ultimately, there will be a time, if one is lucky, when one is not working. Preparing for that time by developing hobbies or outside interests is not always easy. My list of requirements includes taking up the hours in the day, allowing me to be with family and/or friends, and providing both intellectual and physical exercise. I consider that preparation to be not unlike contributing to a retirement account – it may be inconvenient now, but you darn well appreciate it when you need it.

To Protect Your Assets, Establish a Company or Corporation

If you anticipate doing consulting, even in a very limited, part-time manner, you should consult with financial experts about creating a Limited Liability Company (LLC), a C Corporation, or an S Corporation.

All 3 types provide legal protection: Each type of entity has different advantages and disadvantages, particularly with regard to taxes, but PERF members who created consulting businesses said that the major reason for establishing a company or corporation is to limit your personal liability for claims against the business, including lawsuits.

LLCs, C corps, and S corps all provide limited liability protection. Insurance can provide further protection against legal claims against your company.

Gary J. Mikulec, who retired as Chief of Police in Ankeny, IA in 2017, said, “I am fully retired, but I have prepared research work upon request as an expert witness in a few state and federal civil cases. If you plan on consulting, establish yourself as a corporation immediately, to distinguish your professional work from your personal wealth and assets, so you don’t expose your personal property to legal redress. I’ve known several persons who consulted, were sued, and were able to protect their personal assets and wealth because they established an LLC for protection.”

Expert advice is suggested: Many retired chiefs who have created an LLC told PERF that it is not a difficult or expensive process; some said they were able to create an LLC online without the assistance of an attorney. LegalZoom advertises that an LLC can be created for as little as \$29 and filing fees.⁶

But it is advisable to consult with a business and tax expert to learn whether a C Corp or S Corp might be preferable to an LLC, depending on your personal financial and tax situation, whether you expect to

6. “How to Form an LLC.” LegalZoom. <https://www.legalzoom.com/articles/how-to-form-an-llc>

conduct a good deal of business or just occasional work on a part-time basis, whether you plan to work alone or with partners, whether you will have major expenses such as leasing office space or will work out of a home office, and other factors.

Obtaining expert advice is also recommended because state laws vary in terms of whether they require annual reports on business income and expenses, whether they require annual renewal of business licenses, etc.

Tim Fitch, who retired as Chief of the St. Louis County Police Department in 2014 and launched a consulting business, said that *Limited Liability Companies for Dummies* provides detailed information about LLCs. Insurance for his LLC has cost \$1,800 per year, he said.

The following articles provide a sense of the complexities and the types of considerations that are involved in creating each type of corporation:

- “LLC vs. Corporation: Which Will Serve You Best?” Garret Sutton, Corporate Direct. <https://www.corporatedirect.com/starting-a-business/difference-llcs-corporations/>
- “S Corp vs. LLC.” Jane Haskins. LegalZoom. <https://www.legalzoom.com/articles/s-corp-vs-llc>
- “LLC vs. Corporation: Key Differences and How to Choose.” Priyanka Prakash. Fundera. <https://www.fundera.com/blog/llc-vs-corporation>
- “What business type is right for you? LLC vs. Corporation.” LegalZoom. <https://www.legalzoom.com/business/business-formation/compare.html>

Advanced Degrees Are Helpful, Some Say Essential

Retired police executives told PERF that a master's degree or law degree and in some cases a doctorate can be helpful or necessary in post-retirement work, particularly for those who wish to teach at a college or university.

And many said that advanced degrees are also useful in a police agency, so if possible, ambitious officers should work toward obtaining their degrees early in their careers, long before retirement.

"I pursued my doctorate because I believed it would open doors for me after I left the Police Department, and that was right. The degree has paid for itself," said Barney Melekian, former Chief of Police in Pasadena, CA.

Peter Lennox, a retired Superintendent in the Toronto Police Service, said he wishes he had pursued an advanced degree when he was younger:

While working in the Police Service, my work was fulfilling and time-consuming, so I didn't follow through with a plan to enhance my education. This was a mistake. I wish I'd known how much stock the outside world places on a master's degree. I might have worked harder to shuffle my priorities as an officer and get a master's degree, probably in public administration or leadership. I'm now feeling the lack of that degree in some of the activities I had hoped to undertake in semi-retirement. Despite being 60 years of age now, I'm considering taking another degree, to increase my teaching opportunities.

Jerry Williams, former Chief of Police in Aurora, CO and Arvada, CO and former PERF President, has had a wide-ranging career in academia as well as consulting, as a managing partner of KRW Associates. He received a Doctorate in Public Administration at the University of

Colorado, and told PERF that advanced degrees give police executives greater opportunities in retirement:

Over the years, many current and former chiefs have told me that they feel limited in their options for life after being a chief of police. I think that having the academic pieces in place is the path to creating options. And to be successful, in my experience, you must have a deep background in a specific area of expertise. It should be more than just ‘being there’ for 30 years as a chief of police. You should be well-read and conversant in the evolution of American policing, confident in discussions about controversial policing issues, and you should have developed one or more areas of in-depth expertise in the discipline of American policing. To be successful, you should also have a level of comfort and confidence in public speaking in front of small or large groups of potential clients.

Mike Burrige, retired Chief of Police in Farmington, NM, said he believes that his bachelor’s and master’s degrees in business-related fields have been more helpful to him than degrees in law enforcement or government would have been.

Networking

For police executives considering a second career in retirement, it is essential to build relationships with people in the field that you hope to enter. A proactive approach to making connections, or “networking,” will help retiring police chiefs to move straight into their “Chapter 2” career, feeling secure because they know where they are going and are reasonably sure they will find it rewarding.

Dozens of retired PERF members emphasized the importance of networking for those who wish to find post-retirement work. And these connections should be established many years before retirement.

“One trait I always had while working was that I kept every business card that I was given,” said Terry Hillard, who launched a very successful consulting firm after retiring as Superintendent of Police in Chicago in 2003. “I made notations on the back about the date, the event, and the nature of the contact. In law enforcement and in the private sector, relationships are important. The CEOs and Chief Financial Officers and other contacts you make in the business world, the political leaders, and the community leaders you meet can be lasting personal relationships that will become very beneficial after you retire from law enforcement.”

For example, a police executive who wishes to teach at a local college in retirement should begin exploring teaching possibilities years in advance. By teaching a course or two, police executives can build relationships of trust and respect with university officials who can help them obtain post-retirement employment. At the same time, the police officials get a better sense of whether they truly enjoy teaching.

To a large extent, “networking” is something that police executives do as part of their regular duties. As the public face of a law enforcement agency, police chiefs meet many community leaders, executives of nonprofit and social service agencies, business leaders, representatives of advocacy groups, and other people. Through these connections, the community leaders get to know the police officials and see their leadership and decision-making skills in action. Police officials also work with representatives of businesses that provide products or services to police agencies.

Through these connections, police executives get to know people and organizations they might enjoy working with in retirement.

“Every opportunity happened because I knew somebody, or someone knew of me”: Bob Lunney, a PERF Leadership Award winner who built a successful consultancy after leading a number of Canadian police agencies, told PERF that networking is essential.

“Throughout my 12 years as an independent consultant, every opportunity I had happened because I knew somebody, or somebody knew of me,” Chief Lunney said. “Effective networking and new learning are critical to success as an independent consultant.”

During his years as a consultant, Lunney said he attended the annual meetings and conferences of the major police chiefs’ associations to keep current and maintain contacts.

Polly Hanson’s retirement as Chief of the Amtrak Police Department naturally led to her new position as Director of Security and Emergency Management at the American Public Transportation Association. “Today I am working with many of the same partners, co-workers and colleagues I knew when I was at Amtrak,” she said.

(Hanson noted that her role in the public transportation association is “more supportive” and “less directive” than her prior role running a police department, so she has been developing “different communication and listening skills.”)

“I wish I had made better use of my network of contacts”: Clarence Edwards, who held command-level posts in federal and bi-county law enforcement agencies before being named Chief of Police in Montgomery County, MD, and subsequently directed the national law enforcement and security programs of the Federal Protective Service, is currently a consultant who provides training to American and foreign law enforcement agencies. He told PERF that his post-retirement career would have benefited from more careful cultivation of contacts in the years before he retired.

“Police executives should think about whether they want their post-retirement to be in the public or private-sector fields of security or other business organizations, where the skills and abilities they acquired during their law enforcement career will be an asset,” Chief Edwards said. “Participation in organizations such as ASIS International and obtaining Certified Protection Professional (CPP), Professional Certified

Investigator (PCI), or Physical Security Professional (PSP) certifications prior to retirement can also significantly increase possible employment opportunities in either public- or private-sector fields of security.”

Network with fellow police chiefs: Roberto Villaseñor retired as Chief of Police in Tucson, AZ in 2015, following 35 years of service in the department and more than six years as chief, and began a new position as principal consultant with 21 CP Solutions, LLC, a major consulting firm. He recommended that police executives take advantage of opportunities to meet with their peers to discuss current issues they are facing.

“Network outside your normal circle of influence,” Chief Villaseñor said. “When you’re a chief, it can be hard to spend time away from your department because of a perceived need to always be available for the next problem or crisis. But there is tremendous value in getting away to network with others in our profession, and participate in educational opportunities and seminars. Not only does this expose you to the latest ‘best practices,’ it also forces you to do one of the most important jobs of a police executive: nurture those who work for you and prepare them to handle the shop while you are gone, either temporarily or permanently.”

Chiefs Often Leave Under Difficult Circumstances

Retired PERF members noted that law enforcement executives probably should think about retirement earlier than people in other fields, because the job of police chief or sheriff is inherently precarious.

Sheriffs are subject to re-election challenges, and police chiefs have a similar situation, because they typically are appointed by mayors, and mayors often lose elections or decide to move on to statewide or national office or other positions.

In some cases, a new mayor will ask a police chief to remain on the job, but often, a new mayor wants to name his or her own choice for police chief, and there is often a general presumption that a police chief should not interfere with a new mayor's preference.

Police chiefs also can be in danger of losing their position at any time because policing is difficult, complicated work. A controversial use of force incident by an officer or almost any major incident that ends badly can cost a chief his or her job, even if the chief is not to blame. If someone has to be held accountable, it is often the chief who bears the burden.

Conflicts with police labor unions also have been known to damage chiefs' political standing, even in cases where the conflict is about a chief's efforts to implement necessary reforms.

In some cases, police chiefs lose their jobs in circumstances that are completely random and unfair.

"We all know about chiefs who have paid a price for things that occurred in the political realm – a DUI arrest of a relative of the mayor, for example," said Gil Kerlikowske, whose career included service as Commissioner of U.S. Customs and Border Protection, Director of the Office of National Drug Control Policy, and Chief of Police in Seattle and other cities.

"Many of these chiefs have gone on to great careers after surviving such an incident," Commissioner Kerlikowske noted. "But I am sure that at the time, they only saw the darkness."

“Being a Chief today can be a perilous position, considering the political volatility in many communities,” said Lorne Kramer, who served as Chief of Police and City Manager in Colorado Springs before creating a consulting firm in 2007. “Chiefs are well advised to recognize that the security of their position can change overnight. Having an exit plan and strategically preparing for the eventual departure from their current position or the profession is imperative.”

Several PERF members discussed the challenges of working in an unstable environment, and the need to always think about potential new opportunities.

Jim McDonnell narrowly lost a re-election battle for Los Angeles County Sheriff in 2018:

My retirement was not one that I planned for or anticipated. It resulted from an election not working out. It's a lesson for all of us, that we can't anticipate with certainty when we will retire. It's not just election results that can impact our plans, it can be health problems, family circumstances, or other events that can upset our schedules and planning.

In other words, we need to be ready to start the next chapter of our lives whenever circumstances dictate. This conversation needs to begin in the Police Academy environment and continue throughout our careers.

Regardless of the circumstances of a retirement, there is life after police work. The training and experience that we bring to a new challenge or another workplace are extremely valuable. We often tend to sell ourselves short, believing that we only know how to do what we have been doing for the last 30 years. But our experience is very transferable. And law enforcement executives are action-oriented. We get things done.

Tim Fitch retired as Chief of the St. Louis County Police Department in 2014:

Today, all police chiefs are one controversial police shooting away from forced retirement. So my advice for police executives is to know when you'd like to retire and have a plan. Part of that plan is to gradually ease your way out of policing. It

won't be like a light switch you can turn off on your last day at work.

Robert McNeilly served as Chief of Police in Pittsburgh for 10 years and went on to positions that included teaching at Penn State University, consulting, serving as an expert witness, and working as a Justice Department consent decree monitor:

The best advice I'd offer is to begin planning for retirement *prior to taking a chief's position*. We know that the tenure of a police chief sometimes has nothing to do with his or her ability. I knew from the day I took the position as chief that the day would come when I'd be leaving it. And the day often comes before it's expected.

If you take a position as chief without having a plan for leaving the job, you haven't done enough planning.

Kevin Davis, former Police Commissioner in Baltimore, knows all too well that your career can change in a moment. Policing in Baltimore has been tumultuous in recent years. In 2015, Mayor Stephanie Rawlings-Blake fired Police Commissioner Anthony Batts, after the death of Freddie Gray in police custody prompted major riots. The mayor chose Davis, former Chief of Police in Anne Arundel County, MD and Assistant Chief in Prince George's County, MD, to be the city's new commissioner.

In 2018, a new Mayor, Catherine Pugh, fired Davis, saying she had grown "impatient" with his progress in reducing violent crime. Mayor Pugh chose Deputy Commissioner Darryl DeSousa to replace Davis, but he resigned four months later after being charged with federal tax fraud. The mayor then chose Deputy Commissioner Gary Tuggle as Interim Commissioner, and in March 2019 chose New Orleans Police Superintendent Michael Harrison to become the city's new permanent Commissioner. Mayor Pugh later resigned in the midst of an ethics scandal regarding her personal finances.

Commissioner Davis spoke with PERF about the risks of taking charge of a troubled police department:

There are two types of police chiefs. You can become chief of the department where you were born and raised, or you can take your show on the road and become chief somewhere else.

There are inherent dangers and challenges with either position. In my case, I retired as the Deputy Chief in the department I grew up in, and took over two police departments that were in their own state of crisis: Anne Arundel County and Baltimore.

I took over in Baltimore knowing that my time might be limited, and frankly, I didn't expect to last nearly three years.

With the benefit of hindsight, I would have built more into my contract to obtain a higher level of control over what my departure looked like. There's reputational damage that's done to any police chief who is terminated, outside of the people who know. People in Maryland know that there have been three police commissioners since I left a little more than a year ago, and there was no wrongdoing that prompted my termination. But whenever you are fired, there are people who will see that as a negative, and it's a challenge you'll have to overcome.

So I would want to explore whether there's a way for a mayor and a police chief to have some type of collaboration that's built into a contract about a termination, that would give the chief an opportunity to resign over a certain period of time. This would not apply to situations involving misconduct.

Psychological and Medical Issues

Many books have been written about retirement, and many of the books focus on how to cope with the psychological changes that occur as a result of retirement.⁷ These changes can be especially jarring for police officials, who typically work for decades in a profession characterized by tradition, strong ties to fellow police personnel, and a unique, tightly knit culture.

Retired PERF members discussed these psychological issues in the context of law enforcement careers.

“The world slows down.” Brendan Cox, retired Chief of Police in Albany, NY, said that there’s a certain kind of camaraderie in police departments. “No matter what your rank is, you can feel it,” he said. “It doesn’t exist in other types of organizations. You may become close friends with people you work with, but it’s a different kind of friendship.”

“Also, the world slows down,” Chief Cox said. “I have yet to see any workplace that goes at the pace of a police department.”

“Leading a police department is like speeding down the freeway with your red lights and siren on, and when you leave, it’s like turning off to a residential street,” said William H. Moulder, who launched a consulting business after retiring in 2003 as Chief of Police in Des Moines, IA. “It took 10 years before I was comfortable seeing a police cruiser go by, responding to a call, and not knowing what it was about. Now I’m still curious, but I can wait for the evening news to tell me what was going on.”

Isolation and loneliness: Bob Lunney, who led a number of Canadian agencies, served for 21 years in the Royal Canadian Mounted Police, the nation’s national police force, and worked at PERF for a number of years. He told PERF that an encounter with an oil company executive showed him that retirement can be difficult:

7. See, for example, “10 Books to Read Before You Retire.” Barnes & Noble Reads, January 12, 2018. <https://www.barnesandnoble.com/blog/10-books-read-retire/>

I was in my 50s and serving as chief in Edmonton, and I met a respected oil industry executive at a business reception. He told me, with tears in his eyes, that he had been persuaded to retire at 71, and said it was a grave mistake. He felt isolated and lonely.

This encounter made a profound impression on me. I vowed to remain active as long as it was physically and mentally possible for me. Good health and an active lifestyle are important for sustaining high performance in later life.

Your old department will continue to change: “Retiring chiefs must be prepared to notice that some time after they leave, their police department will barely be recognizable to them,” said Rusty York, who retired as Public Safety Director in Fort Wayne, IN in 2016. “You’ll see fewer and fewer officers you know, and within a couple of years, there will be many officers who don’t even know who you are!”

Furthermore, retired chiefs may find it unsettling when policies or procedures that they implemented are changed. “That is how growth looks, and it shouldn’t be taken as negative commentary on your leadership,” Director York said. “We did the same thing when we were new chiefs.”

The first days and weeks can be rough: Gary J. Mikulec, retired Chief of Police in Ankeny, IA, said he sought advice from other retirees prior to his retirement, and “my peers told me that the first days and weeks following retirement can be emotionally rough. You can feel lost and without purpose. Your phone isn’t ringing, and emails drop off precipitously.”

Mikulec said his colleagues advised him not to read newspapers or listen to the local news for a few weeks, “because you’ll find yourself jumping at every law enforcement story and wanting to know the inside details. These advisors were absolutely correct.”

A little depression may be normal. “The first couple of months after you retire, try to stay as busy as you can and enjoy life,” said Thomas Smith, retired Chief of Police in St. Paul, MN. “In my opinion, a little depression is normal when you go from 100 mph to 0. You no longer have the authority of being the boss and wearing the uniform, you don’t need to check your email every five minutes, and the phone calls just drop

off. I actually had what they call ‘ghost’ vibrations from my cell phone, thinking it was going off even when I didn’t have it on my hip.”

An additional benefit of having a retirement plan is that checking the boxes and doing the things you planned “will help to offset the strange feelings you may have in retirement,” Chief Smith said.

Smith’s plan included working for the FBI as an instructor in four-day command and executive leadership courses, starting a consulting company, continuing to mentor at-risk youths, spending more time with his family, and traveling for work and pleasure.

“Stay social; don’t hibernate!” Smith said. “As a chief executive you were always social, so don’t stop that.”

Charles Ramsey began his career in the Chicago Police Department and went on to serve as Chief of Police in Washington, DC and as Police Commissioner in Philadelphia before retiring in 2016 and starting his “Chapter 2” as a consultant. (Ramsey also has served as PERF President and was the recipient of PERF’s Leadership Award and Gary Hayes Memorial Award.)

Commissioner Ramsey told PERF that retirement can be a stressful time:

Don’t underestimate the impact you may feel when you transition from having a major position in a police agency to being a private citizen. There was a period when I had to work through depression and recognize that my life had changed, and make adjustments.

It’s not just that the nature of your work is changing, it’s that you’re entering the fourth quarter of life.

So you need to ask yourself, what is it that gives your life meaning? What makes you happy or gives you satisfaction? What do you want to accomplish in this next chapter of your life? How do you remain relevant? What will outlive you? What is your legacy? What you leave behind is important.

You need to have a period of serious self-reflection, and no one can help you with that, because other people are not inside of you. Only you know what is really important to you. It’s a very individual thing.

“When you leave, make sure you really leave.” Retired police chiefs should be careful not to try to influence anything in the department after they leave, in the view of Ellen Hanson, retired chief in Lenexa, KS and Kansas City, KS and a PERF Leadership Award winner.

“No matter how much of yourself you have invested in your agency, someone else is in charge now, and it is not appropriate or helpful to hang on,” she said. “I still keep in touch with the chiefs of the two agencies where I was chief, but for the most part, I let them reach out to me.”

“Former chiefs need to *not* be seen or heard in their former agency,” said Rick Myers, former Chief of Police in six cities, Interim Chief in two cities, and now Executive Director of the Major Cities Chiefs Association. “I have had former chiefs be quite engaged after I took the lead at an agency, and this sometimes causes some awkwardness. On the other hand, I am always available for a current chief or members of the command staff *if they reach out to me*. I will only attend agency events if I’m invited, and I always check with the current chief to make sure they’re comfortable with it.”

“On rare occasions,” Chief Myers added, “a former chief may feel badly about how their career at an agency ended, due to politics or even a perceived ‘coup.’ However, chiefs should take the high road and remain silent. You have to embrace the notion that your responsibility for the agency ends when you turn over your badge. It’s OK to be available as a resource without being intrusive.”

“I was shocked that these highly trained, well-educated and experienced chiefs were lost.” David Scanlan, retired Chief of Police in Rolling Meadows, IL, offered a cautionary tale about what can happen when retirement isn’t well-planned:

Just before I retired, I went to a party for another chief who was retiring. There were active chiefs at the party, retired chiefs, retired federal agents, and a couple of retired rank-and-file officers.

To my surprise, I found some very unhappy people who could not find themselves in retirement. They were unable to find jobs, partly because of ageism and partly because they had been making good salaries that were hard to match. Most of them were willing to do anything just to get out of the house.

Some were doing part-time consulting; others were working unarmed security in the local school districts.

As I walked out of the party, I was shocked that these highly trained, well-educated and experienced chiefs were lost. These were some smart guys whom I had respected throughout their careers. In most cases, it wasn't about money. They had good pensions, and their wives were still working.

So my advice is that if you're considering retiring, be sure to have a plan and prepare to find a new purpose. Take time to get to know who that person is looking back at you in the mirror. If you're uncertain, maybe you should keep working.

Suicides can be more common among high-achievers: Peter Halliday, retired Assistant Commissioner of the Hong Kong Police Force, urges retirees to be aware that depression in retirement can be most severe for people who were highly active achievers when they were younger:

I did not fully appreciate that one gets old. I had a full and very active career, and the thought of inevitably slowing down as one gets older did not enter my mind. It was Margaret Thatcher who said, "I'm going to go on and on," and this was essentially my outlook on life.

But I am now 71 and just do not have the stamina to do the wonderful, physical things that I used to do. I find this frustrating in the extreme. One must accept that we get old with the limitations that brings. I can still climb mountains, but very much at my own pace – not charge up them like young scouts!

Years ago, I wrote a Ph.D. on suicides. I found a significant correlation between achievement in earlier life and suicides among older people. Medium- and high-achievers can find retirement very hard, because they go from a life of leading and contributing to one of standing on the sidelines.

I would advise retiring police chiefs to bear this in mind and take steps to counter it, by ensuring that they continue to have a sense of purpose.

PERF recently held a national conference on the issue of suicides among police officers. A major focus of the meeting was undiagnosed and untreated depression. Police officers and leaders should never be afraid to seek counseling or other help for depression and other psychological challenges.

Medical Issues: Jake Jacocks, former Chief of Police in Virginia Beach, VA, urges fellow chiefs to be vigilant about their health and well-being:

Five years after I retired, with virtually no symptoms to warn me anything was wrong, I had open heart surgery,” he said. “This was discovered during a health screening. I’m fully recovered and remain physically active, with no limitations. However, I’ve often thought about how things could have been different if I had not retired when I did. If I had stayed on, keeping my heart under further daily stress, would I even be here?

Chiefs’ years are like dog years. They age you faster than normal, even when you don’t think that’s happening.

You are *not* the only one who can do your job well. There will always be more to do, one more initiative to see through to the end, one more crisis to manage, one more leadership opportunity.

But there is one thing that there won’t always be more of: *time*. So enjoy your retirement!

Ron Hosko, former Assistant Director of the FBI, agreed:

All of us in our 50s start noticing that those little aches and pains stay around longer. More doctor visits, more of your body parts not working as designed. That starts stacking up higher every year.

So when is a good time to start thinking about making that long career, all those hours, all that devotion to the job, all these things *pay back*? Now.

Ways to Ensure that Your Marriage Thrives in Retirement

When you retire from a job that demanded 60 to 80 hours a week of your time, you and your partner may find it rather a shock to suddenly spend entire days with each other.

As one retired chief joked, “My wife says she promised to take me for better and for worse – but not for lunch!” This chief was glad to have a consulting business that occupied him.

When Tom Manger retired as Chief of Police in Montgomery County, MD, he quipped that “it’s become a cliché that upon retirement, you say that you want to spend more time with your family. I do want to spend more time with my family, I just hope they want to spend more time with me!”

While some retirees kid about it, the impact of retirement on a marriage is a serious issue. In fact, sociologists refer to a phenomenon called “grey divorce” – divorces among older people.⁸ The divorce rate among people over age 50 has doubled since 1990, while divorce rates for people under 40 declined.⁹

Experts note that one factor that can lead to divorce is having too much time on your hands. “If you have a lot of spare time with no agenda, you can quickly become a very unhappy person,” said Deana Arnett, a senior planning consultant for a wealth management firm.¹⁰

8. “Grey Divorce: Its Reasons & Its Implications.” *Forbes*, Feb. 26, 2019. <https://www.forbes.com/sites/margueritacheng/2019/02/26/grey-divorce-its-reasons-its-implications/#4483fa6d4acd>

9. “Led by Baby Boomers, divorce rates climb for America’s 50+ population.” Pew Research Center. March 9, 2017. <https://www.pewresearch.org/fact-tank/2017/03/09/led-by-baby-boomers-divorce-rates-climb-for-americas-50-population/>

10. “5 Hardest Things About Retirement That You Aren’t Expecting.” *The Street*. <https://www.thestreet.com/story/13101438/1/5-hardest-things-about-retirement-that-you-arent-expecting.html>

Include your spouse as soon as you start thinking about planning for retirement

Steve Belcher, retired Chief of Police in Santa Cruz, CA, recommended including one's spouse or significant other in retirement planning from the very beginning. "If you have a target date to retire, you'll be thinking about what you want to do in retirement," he said. "What passions do you have that you would like to pursue? Be sure to talk it over with your spouse to see what desires and wishes they have."

Because retirement is a complex issue, it can be difficult to know how to start a discussion about it. So you may not realize that you and your spouse have radically different ideas about retiring. A survey conducted in 2015 by Fidelity Investments found that 47 percent of 1,051 couples surveyed disagreed about how much money they would need in retirement; and half of the couples disagreed about when they would retire.¹¹

Start the discussion by focusing on one aspect of retirement: One way to start a discussion with your spouse about retirement is to focus on one aspect of it, such as where you would like to live after retiring. Should you move to a sunnier climate, or switch from a house and a yard to a condo to reduce maintenance chores? Would you like to move from a suburb back into a city for a more interesting lifestyle? Would a move make it easier to spend time with family members?

Those discussions will lead to related issues, such as whether your retirement savings will be enough to support a move to a more desirable location, and when a retirement-related move would make the most sense. If you and your spouse agree that it might be good to retire to a new location, you can begin planning vacations around the search for an ideal retirement home. And importantly, you will have begun to discuss retirement with your spouse as a joint venture.

Should you retire at the same time as your spouse?

Another issue is whether both spouses will retire at the same time. Some financial experts say that in some cases, there are financial benefits as well

11. "2015 Couples Retirement Study Fact Sheet: Disconnections on Retirement Expectations, Social Security and Income." Fidelity Investments. https://www.fidelity.com/bin-public/060_www_fidelity_com/documents/couples-retirement-fact-sheet.pdf

as psychological reasons to stagger your retirement dates, rather than retiring together.

But Doug Gillespie, who chose not to run for re-election and retired as Clark County, NV Sheriff in 2015, cited the benefits of retiring at the same time as your spouse. “Have your significant other retire along with you,” he said. “You can’t enjoy retirement if your partner in life is still working. One of the main benefits of retirement is freedom of movement and traveling, but you lose that if one spouse has to stay behind.”

Denise Turner-Sellers retired as Chief of Police in Gilroy, CA in 2017. Since then, she has been working as a consultant, assessing police agencies, conducting staffing studies, and helping in the build-out of a new public safety interoperable radio system in her county.

“My husband is still working as a police chief in our county, and I will keep working until he retires also,” she said. “I had not really planned on working post-retirement, but the opportunities came to me and I was compelled to say yes and stay active in the profession.”

Former Denver Chief of Police Robert C. White has taken his wife’s sacrifices into account in making decisions about retirement. “The first job I had outside of Washington, DC was in North Carolina,” he said. “My wife was a school counselor in DC, and she was very, very good at what she did. But she put her whole career on hold to watch me pursue my career, and she’s done it from city to city. So when I retired from the Denver Police Department, I made a promise to my wife that I wouldn’t pursue another full-time job. Opportunities have since come up that I might have pursued if I were single, but, knowing the sacrifices my wife has made, I need to keep that commitment to her.”

Kathy O’Toole told PERF that her husband’s support has been critically important in her career:

I haven’t experienced full retirement yet. It seems each time I contemplate it, I’m distracted by another tempting opportunity. Thankfully, I’ve always had extraordinary support at home, particularly from my husband, Dan. It definitely helped that he was a career police officer himself and understood the business.

In 2006, I resigned as Boston Police Commissioner and moved a few thousand miles to the east so I could take a position in Ireland. We lived there for six year before returning home to Boston. We weren’t back long when I had to make a decision about interviewing for the Seattle chief position.

I was hesitant as I didn't think it was fair to ask Dan to make such a significant transition again. He's actually the one who convinced me to do it. He said, "I know what makes you happy, and you need to go out to Seattle and compete in that process."

Dan has always been incredibly supportive. I've felt guilty from time to time about not being around as much as I'd like because of my demanding schedule, but I always knew I had him there as my backstop, and at every step of the way, he and my daughter were cheering me on.

Post-retirement jobs can also be problematic

After 25 years serving as Chief of the University of Wisconsin-Madison Police Department, Sue Riseling took a new full-time position in 2016 as Executive Director of the International Association of Campus Law Enforcement Administrators (IACLEA). In March 2019, Riseling announced plans to retire from IACLEA when her contract expires in August 2019.

"In policing, I think we get very used to our families putting up with us," Chief Riseling told PERF. "They put up with us carrying a phone everywhere and being dragged away at any time. When I transitioned from being a police chief to my job at IACLEA, I assumed they would be 100 percent supportive, because they've always just rolled with the punches. But they always tolerated those interruptions because they understood the honor of policing and how important emergency responders are to the public. They were less enamored with the interruptions when I was in a civilian job.

"As I take my next step, from full-time employment at IACLEA to some part-time consulting work, I've been much more deliberate about understanding my family's expectations for how much I'll be around. I didn't even think about that when I retired from policing. I assumed they'd be okay with all the travel, but they're not. This time I'm making fewer assumptions and having conversations with them about what this transition might mean and what our new situation might look like."

Finding ways not to drive your spouse crazy

Peter Fahy, a former PERF Board member who retired in 2015 as Chief Constable of the Greater Manchester Police, the UK's third-largest police force, recommended that retiring chiefs have thoughtful discussions with their spouse about retirement:

I think the main preparation for retirement is a period of self-reflection. This is an important juncture in your life. You need to discuss this with your partner and other loved ones.

This sudden change can put strains on a marriage. Issues can come to the surface that were perhaps hidden by the pressure of work and the large amount of time you were not at home.

Alan Townsend enjoyed his retirement from being Chief of Police in Poulsbo, WA for about six months, until he found himself at loose ends. His wife was still working:

I think it was the third straight week of Pacific Northwest rains when my wife told me I had to find something to do!

It could have been the fact that I had a tally of how many times the neighbor's dog had barked that day. Or maybe it was that I was starting to rearrange the kitchen appliances. Either way, she wasn't on board.

Each family situation can be different. Tim Fitch said that retiring as Chief of the St. Louis County Police Department and launching his own consulting business gave him the flexibility he needed to travel with his wife. "She was a travel nurse and had a new contract in a new city every three months," Fitch said. "We lived in multiple locations in Florida; Washington, DC; San Diego; Tucson; and other cities for two years."

Drew Sisk found that retirement as Chief of Police in Bayonne, NJ gave him more time to spend with his 10-year-old daughter. "My new situation also eases the burden of my wife, who continues to work," he said.

Edgar Adamson, a federal law enforcement executive, took a post-retirement contract position conducting background investigations for the

FBI and enjoyed that work for six years, until his family considerations changed:

My wife needed surgery that required being in a wheelchair for a few months, so I took a leave of absence to assist her. I couldn't wait to get back to work.

But when I did, I realized that I preferred being home with my wife and getting more involved in my grandsons' lives. I'm much more active with my grandsons than I was with my sons, due to my long work hours and travel when they were young.

So I terminated my FBI contract, so I could spend more time at home.

As retired police chiefs adjust to life away from the 24-hour stress of the job, their spouses are impacted, according to retired Minneapolis Chief Tim Dolan:

It was my desire to leave, and I felt good about my tenure. Having said that, it was still a major shock to wake up the next morning and realize you are done. It's quite a change.

And it's a change that affects you and your loved ones. It's quite an adjustment for your husband or wife. I would recommend trying to prepare for it by talking it through with your spouse and making some retirement plans – work, travel, hobbies, etc.

My wife said it took about two years for me to totally de-stress.

A change in your lifestyle is so much easier when you have the help and support of someone you like and love. If you want that to work, you have to work at it. Find some common interests to pursue, help around the house, and take over some chores. I now do the dishes, my own laundry, and a lot of the grocery shopping. It hasn't been easy. Just don't forget the grocery list!

Larry Potts retired from the FBI in 1997 and has taken a number of other positions since then. The major advantage of post-retirement jobs is that they allow for more family time, he said:

I agree that law enforcement executives shouldn't retire too soon, but it's a stressful job and there does come a time when, no matter how much you love it, it is time to retire. The key is to think about what you want to do. Following my retirement, I went to work the following week at a large private investigative firm. I worked with a lot of former law enforcement guys and loved it. It was a more relaxed pace and increased my income. After seven years of that, I was offered a job as the Chief Compliance Officer for an international public company.

The most enjoyable part of my retirement to date is my ability to go to all of my grandchildren's events and school activities and to spend time with my wife of 50 years.

I think all of us in law enforcement should try to factor that in as a major part of our retirement – spouse and family time.

Three Case Studies: Retirement Isn't Always a Straight Line

Following are three stories by retired PERF members that demonstrate how retirement can be a matter of testing several approaches and learning what works best for you:

Alan Townsend: You Need a Plan That Requires Brain Activity

Alan Townsend retired as chief of the Poulsbo, WA Police Department in 2016.

I was naïve to think that my plan was to never work again. I left in springtime, and enjoyed a great summer. I had plenty of things to keep me busy – the neglected house projects, yard work, the “honey-do lists,” working your golf handicap down. But the list dries up. You’ve fixed everything that you needed to fix and the golfing was great, but now you need a plan. Even if you’re set financially, you need something that requires brain activity, whether it’s volunteer work or something paid.

In my case, after five months of being home, autumn arrived and the Pacific Northwest rains started. So I decided to go back to work conducting federal background investigations. I enjoyed that work quite a bit. You can work from home and set up interviews based upon the schedule you want, and it was great to work in an environment where you have contact with the public.

After about eight months of that field work, I was offered an opportunity to manage about 40 background investigators. I had said I would never again take a job supervising people, but I took the manager job. It has a little more stress and requires more brain activity, and that’s important in those first years after retirement.

Retirement brings a sense of freedom: There are advantages to not being a police chief. I can really work anywhere in the country, so I can plan a couple weeks in Scottsdale to enjoy some sun and skip out for some afternoon golf, or I can go back to the Midwest to visit family for a week. This flexibility is proving very important to me at this stage of my life. These are the types of considerations you want to think about when you're planning a retirement.

And the best part is that in post-retirement work, you feel much more able to walk away. If you don't like what you're doing, you can go find something else. I am constantly keeping an eye out for the perfect retirement job.

The best advice I can give is to have a plan A and a plan B. If your plan is to never work again, have a backup plan for when you go stir-crazy. Most of us in these police executive positions aren't wired to just lay back and enjoy life, with nothing else driving us day after day.

Ron Teachman's Unusual Success Story, Despite a Lack of Careful Planning

Ron Teachman's career has had several twists and turns over the past decade. In this essay, he describes the lessons he has learned.

Spoiler alert – this is going to be a “Do as I say, not as I do” story.

I worked for 34 years with the New Bedford, MA Police Department. Just about the time that I hit my high mark for retirement benefits (at age 55), the 2008 financial collapse happened. I had to lay off 18 percent of my patrol force in one day. I could not retire under those circumstances, so I stayed on for a couple years until we could bring those officers back and stabilize the department.

I had no plan for what would be next, but I had a visit from a friend who worked for a company in Washington, DC that contracted with the State Department to train police officers in developing countries and post-conflict nations. I knew a little bit about this, because a couple of years earlier, this friend had

brought me to Cairo, Egypt to teach a session on intelligence-led policing.

Detour to Central Asia: It sounded interesting, so a week later, I interviewed for an overseas assignment with the company, and they offered me a position in Tajikistan. After a quick trip to the clinic for my inoculations, I packed my bags and embarked on what became an 18-month tour of duty.

In many ways, it was a profound experience, building community-police partnerships in a former Soviet territory. As a kid growing up in Massachusetts during the Kennedy/Shriver era, I had dreamed of serving in the Peace Corps, but instead went straight into policing after college. So Tajikistan was my “bucket list” alternative to the Peace Corps, 35 years later.

Tajikistan is the least developed of the former Soviet Union republics and one of the poorest countries in Central Asia. There is systemic governmental corruption; air and land travel are dangerous; indoor plumbing is rare; and the food and water supplies are unsanitary. I was soon riddled with parasites, in a country with inadequate medical care.

Despite the hardships, I loved the work and the people. But my medical status was becoming serious, so I began job hunting feverishly (pun intended).

Bringing a new way of thinking to South Bend, IN: I have a J.D. degree, but I could not return to Massachusetts and serve as a prosecutor (or as a second-term police chief) because the state’s public-sector pension system is very strict about “double-dipping.”

So I started looking around in other states. A police search consultant had an opening in South Bend, Indiana. A short time later, I became the first outside chief in South Bend since 1939. I was hired by Mayor Pete Buttigieg, who recently announced he’s running for President.

I faced a lot of challenges when I arrived. I immediately recognized that South Bend had a significant gun violence problem. During one of my first meetings with my command staff, I asked how many nonfatal shootings South Bend had experienced the prior year. The commanders shrugged their

shoulders, because their contact shootings were lumped into Aggravated Assaults for RMS purposes. It just wasn't something they measured.

So I ordered a review of 2013 data and required that all nonfatal shootings be tracked through 2014. At the end of the two-year review, we determined that we were averaging about 80-85 gunshot wound victims a year, not counting those that were self-inflicted.

My response was to build a portfolio of gun violence reduction strategies. We improved an in-house gun crime lab, strengthened our ATF Task Force, adopted Group Violence Intervention,¹² and joined the National Network for Safe Communities. We partnered with Goodwill Industries and built a street outreach worker program. We also installed gunshot detection technology, which I had also brought to New Bedford.

What will a retired chief do for the next 30 years? I feel that I have been blessed in my career choices after leaving New Bedford, despite the absence of a master plan. I would remind chiefs that they are going to live many years past retirement. The Social Security Administration projects that the life expectancy of a 65-year-old today is 84.3 for a male and 86.7 for a female. If you retire at 55, what are you going to do for the next 30 years? How much golf can you play? You need to do something!

First, you need to supplement your income, because you can't be sure that your pension will keep up with the cost of living. Second, you need to feed your soul. You need meaningful work, especially after having such impactful positions for so long.

12. See National Network for Safe Communities at John Jay College: <https://nnscommunities.org/impact/city/south-bend>

Edgar Adamson's Perspective as a Federal Law Enforcement Official

Edgar Adamson, a retired federal law enforcement official, describes the pitfalls that a retired law enforcement official can encounter, and how he finally found a retirement job that he enjoyed.

During most of my 33-year career, except for two years as a DEA special agent in New York, I was a special agent for U.S. Customs Investigations. I worked closely with state and local police, especially in task force settings.

In 1997 I took a position as Director of the INTERPOL U.S. National Central Bureau, a Justice Department agency that coordinates criminal investigative matters between U.S. and foreign police. The Bureau has personnel on extended loan from about 18 federal, state, and local police agencies, as well as analysts, translators, and other personnel.

I knew exactly when I would retire, because my INTERPOL position was a six-year term ending in 2003. If I didn't retire, I would probably have to relocate for two years and then reach the mandatory federal law enforcement retirement age. I had experienced the best law enforcement job in the government, so no regrets. I was 55, healthy and was going to receive a generous pension.

My preference was to work part-time and not relocate. I possess two master's degrees, but did not want to enter the academic world. I was a Certified Fraud Examiner, but felt that pursuing that would bore me.

The offers I received were not what I expected: I expected that people would be knocking on my door, not me knocking on their door. I didn't like the few offers I received. Some organizations were much more interested in my contacts and resume to enhance their business. Two security-related companies appointed me to their boards, but they didn't want my advice, only my name and title to solicit business.

Through a former colleague, I found a well-paying part-time contract job with a federal regulatory agency, but I soon became frustrated. Unlike law enforcement, where we

make decisions hourly, no one wanted to make decisions until they were forced to do so. I believed the agency should be accomplishing much more than it was, and felt I was being over-compensated, which bothered me.

I then got involved in federal contracts teaching foreign police and customs officers in their own countries. While I enjoyed it, I realized that just being a good story-teller from a podium isn't enough. I wasn't as technically savvy or as comfortable in front of a class as my fellow instructors.

An FBI contractor job proves to be interesting: After five years, I looked into an option that I had first thought was “below” my experience: conducting background investigations. I still had a high-level security clearance, and I became a direct contract employee of the FBI. I did investigations of their applicants and five-year updated investigations of current FBI employees. I worked part-time out of my home office and car. Interviews were done by appointment, and reports submitted through my secured home computer. I had FBI credentials, no supervisor, and the Bureau's Personnel Security Specialists whom I dealt with were great.

I was good at my job and actually loved it. I wasn't getting rich, but I enjoyed meeting all types of people and accomplishing something every day.

My advice to law enforcement leaders contemplating retirement: Be prepared. If I had it to do over, I would have spoken more to my peers who were retired and “picked their brains.” I would have put much more thought into where I might fit in after leaving the INTERPOL position.

Since I have no hobbies (not even golf), I wasted a lot of time. But eventually I found my unexpected niche.

Words of Wisdom

Following are some insightful comments and tips from retired PERF members:

Mike Burrige, former Chief of Police, Farmington, NM

I often tell those I mentor, “Don’t ever be afraid to reinvent yourself.” Law enforcement executives bring a great deal of experience and skills to many positions in the private sector, education, and consulting. It just takes a little reinventing to make it happen.

Gil Kerlikowske, former Commissioner of U.S. Customs and Border Protection, and Chief of Police in Seattle and other cities

I always thought it was good advice to not comment on the new chief or the way things are going in the department after you leave.

(This does not apply if the issue is one that involved you and your tenure or leadership.)

Rich Stanek, former Sheriff of Hennepin County, MN

There is no shortage of folks who want to meet for breakfast, lunch, or happy hour.

But my one rule is that I don’t discuss the past – only turning the page into the next chapter.

**Bob Osborne, former Commander,
Los Angeles County Sheriff's Department**

- Don't make a last-second push to enact a new policy or direction that your replacement will likely reverse. Your legacy will be the body of your work *and how well you handled your departure.*
- Don't plan to do in retirement what you don't already do while working. You likely won't suddenly become interested in activities that didn't interest you much before.
- Helping people is typically the most rewarding thing to do in retirement.
- Retirement is a great time to set aside the "role" we need to play in police leadership and just be ourselves. You have nothing to prove and no one to impress. So do the things you love, and be nice to people around you. Slow down, but don't stop.
- Never stop learning new things. Expand the range of things you learn about.

Tim Fitch, former Chief of Police, St. Louis County

Many of my friends are still police chiefs. Some are scared to death to pull the plug. One of them is getting close to 80 and is still working full-time as a police chief. He said he can't imagine not being in the game. Another long-time friend died at 82 while still serving as a county sheriff. He always said he'd die if he retired.

There are plenty of things you can do after retirement, while still being a contributing member of your profession and society. You just have to accept that you have a first name, and it's not "Chief." Things will be different. You will always be proud of your service at your agency.

People you have mentored would like an opportunity to sit in the big chair. Don't be afraid to let them.

Dean Esserman, former state and federal prosecutor and chief in Stamford, CT; Providence, RI; and New Haven, CT

For most of us, the job dominates our lives, on duty and off. I am working full-time now at the National Police Foundation, along with serving on several boards and doing some college teaching. I feel very fortunate to still feel connected to our profession and contributing.

The tempo of my life has changed – for the better, it turns out.

James Fox, former Chief of Police, Newport News, VA

If you retire in your 50s, plan to do something else, and have your plan in place before you retire. If you retire in your 60s, plan to have a low-stress part-time job.

Don't stay at your job too long. Leave at the top of your game, not because you were pushed out. Try something in a different field. Challenge yourself and remember that you are no longer the boss. Retirement will seem slow-speed at first, but you will adjust. You will see a positive change in your health, because the stress is no longer a part of your daily life.

Brendan Cox, former Chief of Police, Albany, NY

Make sure you leave on your terms. It's easier said than done, but it's very important. Make sure the opportunity you are leaving for is what you want to do in your heart. I am fortunate to be doing something that I believe in 100 percent, and it has made my transition easy. If I had left for the wrong reason or the wrong job, I would have regretted it.

**Charlie Deane, former Chief of Police,
Prince William County, VA and former PERF Board member**

After retirement, I continued to live in the jurisdiction where I had worked. While I found it easy to change my interests from department issues to other matters, I did feel some conflicts regarding what police department functions I should attend. Over time, I have attended fewer academy graduations, retirements, promotions, and funerals. My relationships with my successors as chief and former staff members have remained positive, but I do not visit the agency often or ever give my opinion about internal decisions.

It's important to make sure you don't inadvertently diminish the effectiveness of your successors.

As we know, there is only one El Jefe!

Louis Scanlon, retired Chief of Police, Coronado, CA

When I was a lieutenant in San Diego, I headed the public affairs unit, so I had a lot of contacts in the media. Long after I left the department, whenever something like a controversial shooting would happen in San Diego, I'd get calls from the news directors asking me to comment. I didn't want to do that, because I didn't have the information about what had happened. It irks me when you see people who have been retired for 25 years, commenting about a police incident as if they know exactly what they're talking about, when actually they have no facts on the incident.

Five Stages for a Productive Career

Many former police executives told PERF about elements of their career planning process, and some provided copies of the written plans they developed. PERF combined the elements of these plans in the general guide below.

Items are listed in chronological order in five stages, beginning with the elements that should be considered early in a career, and ending with items that should be finalized shortly before leaving a police department.

Stage One – Early Years in Policing

- **Think long-term:** Be aware that a career in policing can lead to a second career in a related field, particularly those that place a high value on decision-making, accountability, managing employees, using technologies, and other skills that are essential to policing.
- **Find out what you enjoy:** Think of your career as having multiple stages or chapters, and always be looking for aspects of policing that interest you. Take steps to develop experience and expertise in those areas, to test whether your interest deepens or wanes.

For example, if you are interested in technologies in policing, seek assignments that will give you experience in using technologies, developing policies for them, and working with vendors.
- **Learn about the nuts and bolts of what you do:** Many of the skills you learn – as a community policing officer, a problem-solver, an investigator, a public representative of your department, etc. – can help you years later in a related career. Experience as a detective or investigator is especially helpful in a wide range of post-policing careers.
- **Networking:** It is never too soon to start making connections with a wide range of people. Create a recordkeeping system so that years later, you will be able to recall people you met and how and why you worked with them.

- **Develop good habits for maintaining your physical and emotional wellness:** As you become busier in your career, work has a tendency to push wellness to the side. Find ways to prevent that from happening. For example, consider working out or walking with colleagues every day, before or after work or during a lunch hour. This can provide an opportunity to communicate with co-workers in a more casual environment, while also maintaining your physical conditioning and encouraging your colleagues to do so. Make this a daily habit. And get regular physical check-ups.
- **Get a financial advisor to help you plan what you need to be saving:** It is never too early to start evaluating whether you are on a path toward financial security. A feeling of financial security can help to widen your options in life. If you feel comfortable about your finances, you are more likely to feel flexible about possible changes in your employment status, such as starting a business or launching a new career.

Various tax-deferred savings plans are available, depending on your current employment situation. Start an early habit of putting away money to supplement your agency's retirement plan. This can be helpful if you decide to leave before the vesting period.
- **Be judicious about discussing your future plans:** Even as you start thinking about your long-term career plans, avoid discussing these ideas too casually with colleagues. Many in policing still think in terms of the traditional career model of staying with a department for a long time, so some might misinterpret your long-term planning as a lack of commitment to your department, which could hinder your advancement.

Stage Two – As You Advance to Command and Leadership Positions

- **As your responsibilities grow, learn to be a good “networker”:** As you rise in rank and authority, you will receive more opportunities to explore options for a second career.

So in the course of your work – as you develop relationships with colleagues throughout your department, community leaders, elected officials, prosecutors and other criminal justice officials, technology experts, trainers and educators, private-sector vendors, leaders

of advocacy and charitable organizations, etc. – keep your Chapter 2 in mind, and think about whether you would enjoy a second career working with any of these people.

- **Broaden your experience:** Seek assignments to a wide variety of units and functions in your agency. Service on task forces with other local, state, and federal law enforcement officials are also learning experiences. With each new assignment, your breadth of knowledge and skills will increase.

Assignment to a command-level position directing a police precinct station is critically important for further advancement. This is the one position that most resembles what a police chief does.

Experience as an accreditation manager at a law enforcement agency also can be helpful, because it involves study of many different aspects of a police organization, including policy development, management, and work processes.

- **Advance your education:** Consider pursuing undergraduate and possibly advanced degrees. A number of former police chiefs recommended seeking degrees in business, management, law, or organizational leadership fields, rather than criminal justice, in order to broaden your expertise.
- **Pursue other educational opportunities:** Seek out opportunities to attend courses such as PERF's Senior Management Institute for Police and the FBI National Academy, and regional or local training programs.
- **Think beyond your locality:** Participating in national conferences organized by PERF and other policing organizations, as well as state or regional meetings and service on multi-jurisdictional task forces, can widen your perspective.
- **Test your interests to determine whether you really enjoy them:** For example, if you think you would like to teach criminal justice courses at a local college, explore opportunities to serve as an adjunct professor while you are still working in policing.
- **Ask yourself basic questions about your own personality:** Can you imagine yourself starting a business, or do you prefer to work for someone else? Do you enjoy being the “public face” of an organization or a cause, or do you prefer behind-the-scenes work?

- **Create a resume and keep it current:** Write your resume, and update it periodically, even when you are not seeking new employment. Over time, you may forget about projects or assignments that you completed that belong on a list of your achievements. Include information about conferences or committee work in policing organizations in which you have participated, service on task forces, etc. The process of writing your resume can focus your thinking on your career goals and your progress.
- **Continue regular meetings with a financial advisor:** Consult with financial advisors to ensure that you are on a reasonable path to financial security.
- **Continue to prepare yourself for a wide array of career options:** This may include:
 - Obtaining an advanced degree, which may be required if you wish to teach, or advisable if you wish to become a consultant. A Master of Business Administration degree is often recommended.
 - Making contacts and developing relationships with people in the fields that interest you.
 - Gravitating toward assignments in your agency that are related to your interests.
- **Test out activities you think you might pursue after leaving policing:** For example, if you are impressed with a certain community organization, you may be able to do volunteer work or serve on its board of directors to get a better sense of whether you might have a future with them in some way. If you think you might become a consultant, think about what type of issues you would like to consult about, and if possible, try doing some consulting work in those areas. If you think you would like to teach, test it out by serving as an adjunct professor or a trainer.
- **Check your physical wellness:** If you are not already doing so, get physical check-ups at least annually. And take time off from the job regularly.

Stage Three – Approximately 3 Years Before You End Your Career in Policing

- **Network in your current position:** Increase your contacts with organizations that interest you, and be proactive in developing stronger relationships with people who could be in a position to hire you or work with you.
- **Network with colleagues who have left the department and are doing different things:** Many former chiefs told us that choices about career options and retirement are a very personal matter, and no one can tell you what is best for you. But conversations with colleagues can provide important information and insights about your options, and about strategies for pursuing various possibilities.
- **Consult with the agency that manages your retirement benefits:** Ensure that you have a clear understanding of how retirement benefits are regulated in your agency. For example, investigate the details of state or local “double-dipping” regulations that prohibit or discourage public employees from retiring from one government agency and taking a new job with a different government agency.
 - Some states have State Public Employee Retirement System (PERS) agencies, with websites that provide the details of these and many other rules.
 - Washington State’s PERS, for example, has an online handbook¹³ that provides details about how many years of service are required to become vested, how benefits are calculated, the impact of marriage or divorce on benefits, the application process for obtaining retirement benefits, health insurance coverage following retirement, etc.
 - Some states’ PERS websites have Frequently Asked Questions pages that provide detailed guidance about many retirement issues.¹⁴
 - Some states’ PERS agencies publish newsletters to keep members apprised of general retirement news or changes in benefits.

13. Washington State Department of Retirement Systems, “PERS Plan 1 Handbook.” <https://www.drs.wa.gov/member/handbooks/pers/plan-1/pers1hbk.pdf>

14. See Nevada’s system, for example: <https://www.nvpers.org/public/help/faqs/>

- **Begin to become self-sufficient in your everyday work skills:** In a job in the private sector or in self-employment, you will almost certainly perform many tasks that were performed for you by subordinates in a police agency.

To reduce the shock that can occur when you launch your Chapter 2, begin doing things yourself. For example, budgeting is important in many organizations, so study the intricacies of your department's budgeting and financial management processes, rather than leaving all of the details to others.

In a consulting job, you will likely write lengthy reports, so learn to write clearly and grammatically. Become familiar with using a laptop computer outside of the office, and with the fine points of word processing software.

Also learn how to use software to manage data with spreadsheets, create "slide-show" presentations (e.g. PowerPoint), etc. Learn how to use in-house printers or professional printing companies to produce documents with a sophisticated appearance. Become familiar with communication platforms and social media. Start booking your own travel arrangements.

- **Continue to update your resume:** Also develop a list of professional references, and review your list of contacts. And keep your LinkedIn account up to date.
- **Discuss your thinking about retirement or career changes with your spouse and family:** It is important to have discussions to ensure that you and your spouse or significant other can agree on major elements of your career planning. Career changes can put strains on a marriage, but clear communications can help to identify and resolve potential problems.

For example, if your spouse is employed, discuss when you anticipate possibly retiring, whether you are considering full retirement or starting a second career, and whether your spouse should retire before, after, or simultaneously with you. Some financial advisors say there can be advantages to not retiring simultaneously, but some retired chiefs said it can be frustrating for one spouse to be retired if the other is working. Try to reach a basic agreement with your spouse about key issues, such as how much money you will need in retirement.

- **Consider personal family issues:** In addition to discussing practical issues such as finances with your spouse, think about personal issues. If a full or partial retirement will result in spending much more time with your spouse or significant other, think about how you will spend that time in ways that will be enjoyable to both of you. Also be sensitive to the idea that retirement can be a shock to couples who may have grown apart to some extent, because they had little time to spend together for many years.
- **Consider where you will live:** If you are thinking of moving to a new location in retirement, spend time vacationing in any locations you are considering. Ask yourself if you can really imagine yourself living there, and whether you can afford real estate and the cost of living in a different environment.
- **Continue to consult with financial advisors:** By now, your financial position should be strong, especially considering that the job of police chief can be inherently tenuous (see “Chiefs Often Leave Under Difficult Circumstances,” page 91).

Stage Four – Approximately 1 Year Before You End Your Career in Policing

- **Rule #1: If you plan to continue working, have something lined up before you leave your agency:** This may be a job with another police department or a different type of organization, a position teaching, or firm plans to start your own consulting firm. Many former chiefs cautioned against thinking you can leave a job as chief, take a break for six months or a year, and then begin planning your next moves.
- **Read the tea leaves:** If you have any reason to think your job is uncertain, don't sit tight and hope for the best. See your mayor or city manager to discuss the situation. If your boss is less than supportive, try to arrange your exit on your own terms. For example, you might tell your boss confidentially that you are looking for new employment and offer to leave within six months.
- **Begin to scope out an approximate date for leaving the department:** For your own planning purposes, it will focus your thinking

to have a date in mind. In most cases, you probably will not share this information widely.

- **Firm up your plans with your spouse and family:** Make decisions on key issues. If you plan to fully retire, reach agreement with your spouse about whether he or she will retire at the same time, and whether you will move to a new location in retirement.
- **Do significant financial planning:** If you plan to take a new job after leaving policing, or to retire fully to a life of leisure activities, your finances may be relatively uncomplicated. If you plan to start your own business as a consultant, financial planning will be much more complex. In any case, it is advisable to seek assistance from financial experts (see “Financial Planning,” page 76).

If your state has a Public Employee Retirement System, meet with a PERS counselor and attend any seminars that are available to educate yourself about the system. If your pension system is local, consult with the agency that manages it.

- **Get expert advice if you launch a consulting firm:** If you plan to create your own consulting firm in retirement, you should consult a lawyer before you retire to discuss how and when to establish an LLC or corporation. PERF retired chiefs said it is not a difficult or expensive process, but it is critically important to do so, in order to protect your personal assets against any lawsuits that might be brought against your consulting firm. Consult with a financial expert to determine which type of company or corporation is best in your particular situation. (See “To Protect Your Assets, Establish a Company or Corporation,” page 84.)
- **Be sure to have a plan for medical insurance:** If you leave your employment before age 65, costs of health insurance will be substantial. If you leave after age 65 and are eligible for Medicare, supplemental insurance is advisable.
- **Aim to have all medical issues taken care of while you are still employed:** Inform your primary care physician of your plans and obtain a thorough physical. Consult with specialists to determine whether certain procedures that can be done either sooner or later, such as knee or hip replacements, are advisable before you leave your job.

- **Consider negotiating with your employer:** Depending on your situation, you may be able to negotiate conditions of your departure with your employer. For example, your employer may be able to continue your health insurance for some time at a lower cost than you would pay on the open market.
- **Try to develop a Plan B:** Many PERF members reported that their initial plans did not play out as they expected. So no matter how certain you feel about your plans, ask yourself whether you have other options. Ideally, you should have a realistic Plan B that is solidly grounded in your skills, expertise, experience, interests, and contacts.
 For example, if you plan to take a new full-time job outside of policing, consider what you will do if the job is not to your liking. Often it is difficult to find a new position as a police chief following a period of private-sector employment.
- **Consider creating an agenda of projects in your agency that you would like to complete before you leave:** Several PERF members reported that they worked to complete a number of priorities before leaving their departments. If this idea appeals to you, select your projects carefully to include initiatives that have broad support. Avoid controversial changes that might be reversed after you retire.
- **Make sure that friends and colleagues can reach you after you leave, and you can contact them:** Create a personal email account if you don't already have one, and send an email to your friends and colleagues, advising them of your new email address and other contact information, including a phone number.
 Google is one popular service for managing email (Google email addresses end with "gmail.com") as well as your contacts, your calendar, photographs, documents, and other services.
 You likely will no longer have access to your police department email system, so before you leave your job, save contact information for selected colleagues in your new contacts system.
- **Develop a detailed "Bucket List" of activities you will want to pursue in your Chapter 2:** No one should expect that a Chapter 2 can necessarily be built entirely around a bucket list. Several chiefs reported that completing the items on their bucket list took less time than they expected, and you may find that certain items on your list interest you less than you expected.

On the other hand, some former chiefs reported that they have found that there aren't enough hours in the day to do all of their bucket list activities.

There was a consensus that having a bucket list can be very helpful psychologically in the first few weeks and months, especially if you fully retire to a life of leisure. Having a list of things to do can help prevent retirees from feeling "at loose ends" when they are experiencing the initial shock of having more free time than they ever had before in their lives.

A bucket list can include such items as:

- **Hobbies and interests:** Sports, hiking, swimming, daily exercise in a health club or gym, music, cooking, carpentry, art, gardening, reading, and writing were often mentioned by retired PERF members. Ideally, many of these items will be interests you have already pursued to some extent and that you already know you enjoy.
- **Household projects:** Some PERF members reported learning new skills in carpentry, plumbing, electrical work, landscaping, etc. in order to undertake major renovations to their homes. Others reported smaller projects, such as house painting. Catherine Garcia-Lindstrom, retired Chief of Police in Walker, MI, said she has long enjoyed rehabbing houses, so in retirement she uses her skills to help elderly friends who need assistance in keeping up their homes.
- **Choosing travel destinations, and planning trips:** Many PERF retirees said they have enjoyed taking trips across the country and around the world, visiting places they never had time to explore when they were working.

Online services such as Airbnb and Vrbo have greatly expanded the options for travelers, especially those who enjoy spending weeks or months away from home. These online rental services make it easy to live temporarily in an apartment or house with a living room and kitchen, rather than relatively brief vacations spent in hotel or motel rooms.

Stage Five – The Launch of Your ‘Chapter 2’

- **Put your plan into effect, and adjust or change it if necessary:** There are many options for police executives who have left a law enforcement agency. Some take new full-time jobs or launch consulting firms; others find a mix of work activities and leisure; and some retire fully. It can be difficult to know in advance which options will actually play out as planned, or whether chosen options will prove to be as fulfilling as you expect. You may decide to change your plans. Several former chiefs reported that they are continually adjusting their balance between work time and leisure time.
- **Get to work on your “bucket list,” starting on Day One:** Many former police chiefs told PERF that the first few days, weeks, and months after leaving their job can be disorienting, but eventually they adjust. Having a long list of jobs to do and interests to pursue can provide a sense of purpose and routine to what otherwise might be an unsettling time.
- **“Let go” of the organization you left:** Let your successor take charge without interference. Be judicious in maintaining friendships with former colleagues in the department. Avoid discussions of new policies or issues. Your former colleagues will likely appreciate this, because they have a new administration to report to, and may feel conflicted in their conversations if you disapprove of new directions the department is taking.
- **If you find your new life boring or depressing, seek counseling:** Retirement can be a stressful time, so if you find it difficult, realize that your feelings are normal and that many other people experience the same thing in your situation. A good counselor can help you analyze your experiences and feelings, and find your path forward.
- **Continue to meet with financial advisors:** The older one is, the riskier life can be financially, because you have less time, and perhaps fewer options, to recover from financial setbacks. Financial advisors can help ensure that your savings will be protected and will provide income to you.
- **Maintain your routines for maintaining your physical and emotional wellness, or create new ones:** For example, if you exercised every day in a police gym, you may need to find a new health club

to use that is convenient to your home. If your old plan involved working out with work colleagues, find new workout partners who will keep you motivated.

In sum, creating your Chapter 2 is a matter of careful thought, research, and planning. Throughout your career, think about what you want to do in the future, and take steps to make it happen. Test your ideas to see if they're realistic. Network with a wide range of people, and create a recordkeeping system for recalling people you have known. Make financial planning part of your regular routine. As you advance in your career, take advantage of the new opportunities that come with larger responsibilities. Consult with colleagues. Finally, as you get within sight of your Chapter 2, step up all of these strategies and develop increasingly detailed plans that are well-grounded in reality.

Your ultimate goal is to feel reasonably certain, on the day you leave your agency, that you know what will happen next, and that if anything does not turn out as expected, you will have a Plan B.

Conclusion:

This Book Is for Everyone in Policing

We started this project by asking PERF members who had left a full-time career in policing what they were doing now, and what advice they would give to their colleagues still in the profession. We really didn't know what to expect. We weren't sure if we would get a strong response.

Boy, did we underestimate the interest in this topic. We asked a few simple questions, and out came a torrent of heartfelt and deeply personal thoughts. The challenge was finding the best way to capture all of those feelings and strong ideas.

We discovered that there doesn't seem to be any previous research about what happens to people when they leave a police department, sheriff's office or other law enforcement agency and start their Second Chapter. So this book fills a large gap.

There will be those who read this book and think it would have been great to read it 20 years ago. Some will think, "I am perfectly happy leaving my agency, buying an RV, and seeing the country." And others will read this book and think they don't have to worry about these issues for some time.

But our hope is that this book will strike a deep chord with police officials at all stages of their careers, and that it will serve as a starting point for everyone to assess their current situation and think seriously and strategically about the future.

The stories in this book provide a wide range of examples of how others have carried out the second chapter of their lives (and in some cases, their third and fourth chapters). Their stories provide a wealth of useful guidance for police officials at all stages of their careers.

For everyone who cares deeply about the policing profession, helping police leaders to make a successful transition to their own individual Chapter 2 is of vital importance. We are talking about individuals who, over the course of their careers, faced numerous crises, had to make life-and-death decisions, and found real meaning in what they had

accomplished. It can be daunting and stressful to go from that lifelong, 24/7 career of service to the day when you have left it all behind you.

This book will help reduce the uncertainty and stress, by preparing readers for what they will face some day, and by giving them advice on how to make the transition smoother and, yes, meaningful. With this guidance and a little bit of luck, you can write your Second Chapter with the same energy, idealism, and sense of purpose and compassion that you put into your Chapter One.

For police executives who are in the midst of considering their retirement options and may feel stressed about it, Jake Jacocks, retired Chief of Police in Virginia Beach, VA, offered a larger perspective:

Policing is a calling, and when you make it a career, it becomes who you are. Especially for those of us who are fortunate enough to have advanced to the top, a sense of ownership in our agency, and a family connection in our people, becomes omnipresent.

I told my successor that the Virginia Beach Police Department was now his department, and yet it will always be my department too. He was now leading it, but I'll always "own" it too. I hope he feels this way when he retires. My predecessor unquestionably felt the same way. He had a deep connection to the agency and to all of us who carried forth the mission, right up until the day he died.

Retirement life is better than I expected, and I'm so thankful for the career I had. In policing, we see and do things that few have the opportunity to experience. We work alongside genuine heroes, and make many great friends. And somewhere along the way, we all make a positive difference in people's lives.

It just doesn't get any better than this.

Resources

There are hundreds of books, magazine articles, blogs, websites, and other resources about retirement planning. The following resources have been recommended by PERF members or by independent reviewers:

Books

- *Consulting for Dummies*, by Bob Nelson and Peter Economy
- *Limited Liability Companies for Dummies*, by Jennifer Reuting
- *On the Brink of Everything: Grace, Gravity, and Getting Old*, by Parker J. Palmer
- *The Couple's Retirement Puzzle: 10 Must-Have Conversations for Creating an Amazing New Life Together*, by Roberta Taylor and Dorian Mintzer.
- *The Retirement Maze: What You Should Know Before and After You Retire*, by Rob Pascale.
- *How to Retire Happy*, by Stan Hinden
- *How to Make Your Money Last: The Indispensable Retirement Guide*, by Jane Bryant Quinn
- *The Smartest Retirement Book You'll Ever Read*, by Daniel R. Solin
- *The Five Years Before You Retire*, by Emily Guy Birken

Websites and Blogs

Many financial blogs that provide news and advice about retirement and financial issues. Retirement Researcher has received good reviews.

AARP has recommended a number of blogs, including:

- [Squared Away Blog](#),
- [The Chicago Financial Planner](#),
- [Oblivious Investor](#).¹⁵

Other blogs include:

- [Next Avenue: Where Grown-Ups Keep Growing](#), a journalism service for older Americans, produced by PBS.
- [Can I Retire Yet?](#) by Darrow Kirkpatrick.

Articles

- [“How to Talk Retirement with Your Spouse,”](#) by Andrea Coombes. *Forbes*, July 5, 2018.
- [“Articles about Planning for Retirement,”](#) by Dave Hughes.

Law Enforcement Employment Listings

The most global sites include the following:

- www.indeed.com
- www.linkedin.com
- www.ziprecruiter.com

For each of these sites, type key words such as “police chief” in the search box, and choose a city, state, or zip code to narrow the results. Note: Use quotation marks around entire terms, such as “police chief” or “police commissioner,” to avoid listings for lower-ranking police officials.

Other employment and executive search sites include:

- www.federallawenforcement.org
- www.govtjobs.com
- www.govhrusa.com/

15. Financial Blogs You Should Read.” AARP webpage. <https://www.aarp.org/money/investing/info-11-2013/financial-blogs-you-should-be-reading.html>

- www.govtempsUSA.com
- www.krw-associates.com
- www.moulderandassociates.com
- www.municipalsolutions.org/recruiting
- www.munitemps.com

Several law enforcement membership organizations provide job postings:

- www.policeforum.org/career-opportunities Police Executive Research Forum
- www.iaclea.org/open-positions The International Association of Campus Law Enforcement Administrators
- www.iadlest.org/post-portal The International Association of Directors of Law Enforcement Standards and Training (IADLEST) has a list of state POST organizations with website links. Some states post law enforcement job openings.
- www.discoverpolicing.org The International Association of Chiefs of Police has a searchable database of job openings from entry-level officers to chiefs of police and related positions in various types of law enforcement agencies.

About the Police Executive Research Forum

The Police Executive Research Forum (PERF) is an independent research organization that focuses on critical issues in policing. Since its founding in 1976, PERF has identified best practices on fundamental issues such as reducing police use of force; developing community policing and problem-oriented policing; using technologies to deliver police services to the community; and developing and assessing crime reduction strategies.

PERF strives to advance professionalism in policing and to improve the delivery of police services through the exercise of strong national leadership; public debate of police and criminal justice issues; and research and policy development.

The nature of PERF's work can be seen in the reports PERF has published over the years. Most of these reports are available without charge online at www.policeforum.org/free-online-documents. All of the titles in the *Critical Issues in Policing* series can be found on page 138 and on the PERF website at www.policeforum.org/critical-issues-series.

In addition to conducting research and publishing reports on our findings, PERF conducts management studies of individual police agencies; educates hundreds of police officials each year in the Senior Management Institute for Police, a three-week executive development program; and provides executive search services to governments that wish to conduct national searches for their next police chief.

All of PERF's work benefits from PERF's status as a membership organization of police officials, who share information and open their agencies to research and study. PERF members also include academics, federal government leaders, and others with an interest in policing and criminal justice.

All PERF members must have a four-year college degree and must subscribe to a set of founding principles, emphasizing the importance of research and public debate in policing, adherence to the Constitution and the highest standards of ethics and integrity, and accountability to the communities that police agencies serve.

PERF is governed by a member-elected President and Board of Directors and a Board-appointed Executive Director.

To learn more about PERF, visit www.policeforum.org.



About the Motorola Solutions Foundation

The Motorola Solutions Foundation is the charitable and philanthropic arm of Motorola Solutions, the leading provider of mission-critical communications, software and video solutions that help build safer cities and thriving communities. The Motorola Solutions Foundation makes strategic grants, forges strong community partnerships and fosters innovation by funding programs in public safety education, disaster relief, employee programs, and education, especially science, technology, engineering, and math. In supporting public safety education, the Foundation focuses on supporting families of fallen public safety officers, advancing the education of public safety professionals and supporting community public safety education programs. The Motorola Solutions Foundation provides over \$11 million in support to over 250 charitable organizations and universities in over 30 countries annually.

For more information on the Motorola Solutions Foundation,
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Following is a list of previous reports in the *Critical Issues in Policing* series, supported by the Motorola Solutions Foundation.

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- *Violent Crime in America: 24 Months of Alarming Trends*
- *Patrol-Level Response to a Suicide Bomb Threat: Guidelines for Consideration*
- *Strategies for Resolving Conflict and Minimizing Use of Force*
- *Police Planning for an Influenza Pandemic: Case Studies and Recommendations from the Field*
- *Violent Crime in America: “A Tale of Two Cities”*
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- *Violent Crime in America: What We Know About Hot Spots Enforcement*
- *Violent Crime and the Economic Crisis: Police Chiefs Face a New Challenge – PART I*
- *Violent Crime and the Economic Crisis: Police Chiefs Face a New Challenge – PART II*
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- *Guns and Crime: Breaking New Ground By Focusing on the Local Impact*
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- *Managing Major Events: Best Practices from the Field*
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- *How Are Innovations in Technology Transforming Policing?*
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- *The Revolution in Emergency Communications*
- *New National Commitment Required: The Changing Nature of Crime and Criminal Investigations*
- *The Police Response to Homelessness*
- *Promoting Excellence in First-Line Supervision: New Approaches to Selection, Training, and Leadership Development*
- *Reducing Gun Violence: What Works, and What Can Be Done Now*



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Police Executive Research Forum
1120 Connecticut Avenue, NW, Suite 930
Washington, DC 20036
202-466-7820
www.PoliceForum.org

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