

Psychosocial challenges faced by retired police of officers: A case of Retired Administration Police Officers in Kenya

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Abstract: *Police work demands and engagements and effects on the psychosocial wellbeing of the officers has been studied extensively. However, few studies have examined the psychosocial challenges experienced by retired officers. The present study examined the psychosocial challenges experienced by the retired administration police officers in Kenya and how this impacted on their psychosocial well being after their active service in the force. A descriptive survey using questionnaire and face to face interviews was used to collect data from police retirees who had left service between 1998 and 2008. The results of the study show that due to the nature of the police work and the police subculture, the officers hardly plan for their retirement hence find it difficult to adjust to life in the civilian world. The study also found that there is no psychological support system in Kenya administration police force that helps the officers' deal with psychological challenges while on duty. As such, officers carry into retirement work related stressors that impact negatively on their psychosocial well being when outside the service. The findings suggest the need for psychological support system for the police officers during active service and in the life after active service*

Key words: *Retirement, psychosocial challenges, work stressors, adjustment*

I. Introduction

Arguments about the effects of retirement on psychosocial well being of retirees have dominated occupational literature since time immemorial. Some have viewed retirement as a transition from one kind of job to the other, while for some it is a period of disenchantment due to many losses that are incurred. Retirement period has also been associated with epigenetic phases in which resolving one phase allows movement to the next stage (Archley 1983). Whatever the point of view, there is a consensus among many researchers that retirement is a major change that is not only accompanied with some losses that could have negative effects on an individual, but may also offer time and opportunities for recreation that could impact positively an individual's wellbeing (Valonti, 1992 Mutuku, 2004 Archley, 1983). First, from the role enhancement perspective, retirees view themselves as vulnerable to holding feelings of loss. They may feel that they have lost an important part of the 'self' and such feelings can lead to psychological distress. Conversely, from the role strain perspective, retirement from a demanding career could bring feelings of relief that could be associated with enhanced psychological well being (Kim & Moen 2001). In addition, perceptions about retirement, informed by personal factors which include health and economic well being, psychological factors such as self efficacy and the internal locus of control as well as environmental factors like anticipated relationships including job and organizational factors are important predictors of psychological well being in retirement (Cox, 1984, Beehr, 1986, Wells & Kendig, 1999, Junkmen, & Moen, 2001, Kim & Moen 2001, Kalker, 2005). Hence, while some people approach retirement with pleasurable anticipation and relief, others consider themselves not yet ready to relinquish what is often a meaningful and important part of their lives. The implication is that retirement is interpreted subjectively based on individuals perception, experience, and planning.

However, because of the emphasis placed on the importance of occupation, retirement presents most people with a substantial sense of loss. These include loss of identity, social role, financial security and prestige which require that adjustments are made (Kalker, 2005, Cox, 1984). From this understanding many researchers on retirement have described retirement as a time of adjustment in which one transits from one type of lifestyle to the other. In this study, adjustment is viewed as behavioural process of modifying and balancing conflicting needs to suite the demand in the environment. Adjustment to retirement is seen by many researchers to be shaped by several factors. These include: personal, psychological and job related factors.

1.1 Personal factors

Studies show that health and financial status of a person are positively correlated with adjustment to retirement (Kim & Moen, 2001). Those who are in better physical and mental health tend to adjust better in

retirement as they worry less about medical bills. In contrast, poor health in retirement may increase anxiety and worry, therefore draining the resources that could be applied for adjustment process. A survey of 174 retired members of the Royal Ulster Constabulary in Northern Ireland (now the Police Service of Northern Ireland) found that officers who retired on medical grounds exhibited more psychopathology and ill health than those who did under normal circumstances (Kalkar, 2005). They perceived themselves as financially deprived and believed that gratifying psychological and physical health held the key to adjustment to future life

Retirees need to sustain themselves as they adjust to new style of life. In addition, some people may enter retirement when they still have family responsibilities such as paying school fees for their children or taking care of other members in the society amidst reduced income. This could lead to psychological distress making adjustment to retirement difficult. According to Kim & Moen, (2001), transition to retirement should be viewed in context of other roles, relationships and developmental process.

However, financial security and financial incentives such as employee pension are perceived to be adequate in sustaining the retiree thus enhancing positive adjustment during retirement. People with inadequate incomes and financial problems are likely to experience dissatisfaction and maladjustment to retirement (Kim & Moen, 2001). Retirees, still have to continue meeting their basic needs and other personal development issues that would require finances.

1.2 Psychological factors and retirement

According to Jungmen, & Moen (2001) relationships between retirement and psychological well being must be viewed in temporal life course context. Accordingly, various resources and context surrounding retirement transition shapes the adjustment process. According to Wells & Kendig (1999) psychological resources are important in moderating the psychological status of an individual in retirement. The authors argue that personal factors such as self efficacy and a sense of coherence in coping with the transition are important moderators in adjusting to retirement life. Carter & Cook (1995) add that a perception of feeling to be in control is a behavioural predisposition that would lead one to engage in proactive strategies for role changes in retirement transition. Towards this end, those who prepare psychologically for retirement view the event more positively and adjust better than those who enter retirement when they are unprepared. Psychological resources are thus thought to increase the chances that positive changes will occur in the lives of the retirees.

An anticipated social interaction in retirement is a second psychological factor that may determine the psychological well being of the retiree (Taylor & Shore, 1995). Whether one is likely to experience psychosocial well being in retirement is determined by one's current satisfaction with amount of social interaction with family or friends. Studies have shown that marriage and family relationships moderate the psychosocial well being for a retiree. Strong family bonds play an important role in providing support during adjustment hence an important predictor of psychosocial well being of a retiree. Social relation that leads to quality interaction with significant others and others within the social society are important pre-retirement investment. Kim & Moen, (1999) have argued that quality rather than simple marital status is positively related to personal adjustment

1.3 Job and organizational factors

Research show that the challenges experienced during retirement may also be dependent on the type of job one has been doing, (Violanti, 1992, Miller, 1995). Some jobs provide resources and/or environment through which individuals may prepare for their lives in retirement, while others may not offer such opportunities. Where the workers have less time and facilities to prepare, stressful retirement years are expected. Taylor and Shore (1995) observe that the extent to which individuals feel that adequate financial and personal planning for retirement has been provided by the organizations moderates adjustment to retirement. The transition period is also thought to be more complex by the provision of inadequate retirement pay (Aamodt, 2010).

Organizational culture and commitment are other factors that moderate adjustment to retirement. According to Tylar & Moen (1995), those who feel attached to an organization may find it difficult to adjust to retirement. In addition, the nature of some jobs may make it difficult for the workers to interact with the rest of the community. For example Violanti (1992) argues that retirement for police officers is not the same as for those in civilian occupations. Police work is unique in itself; it is risky and involves working with criminals from the society who may not take kindly the interference the police officers bring in their lives. This brings security issue in retirement as the ex-police officer will be intermingling with these criminals in the society during his retirement years, yet he is not armed to fight criminals or for self defence as it was the case when he was in active duty.

II. Nature of Police Work

Policing is an organization empowered to maintain the rule of law whose members are provided with special legal powers to maintain public order and to solve and prevent crimes, (Scaramella, Cox, & McCmeyer, 2011) and (Stevens, 2008). The special powers include right to perform an arrest, searches, interrogation and the right to exercise authority when necessary including use of lethal force, whether an officer is on duty or off duty. Police officers break curtails that provide survival hood for criminal gangs, (Gaines, Keppeler, Vaughn, 2008, Miller,1995). This creates enmity between them and the gangs. They arrest those involved in illegal practices in the society rubbing some people on the wrong side. They are also state agents and might carry out operations that do not augur well with societal culture and values. In addition police operate on orders in which most of the times they have no control. Working in a police force means operating from a different framework that puts the officer at completely different poles with some of the civilians in the society. Joining the civilian society with the same criminals that they facilitated their imprisonment during retirement could be worrying for some police officers (Goldfard & Aumiller, 2008).

The police also operate from a different sub-culture that is marked by its own values and beliefs. These values and perceptions are shaped by the unique and isolated existence of the police officer. The sub-culture is also characterised by a police code of silence and a development of a cynical attitude towards members of the public (Fisher, 2006). Hence due to the nature of their work, security of the police officers is dependent on the state and the fellow comrades, though also on a small number from the society. Therefore, for a police officers, retirement means that the comfort and security of a safe place comes to an abrupt end (Violanti, 2007). This in itself can lead to traumatic feelings that may affect the well being of the retiree.

In addition, due to work engagements, there is little time for bonding with family, yet, conventionally the family is the major source of support for all people at all times. However, police work makes it very difficult for them to establish strong relationship with their family members (Anderson, 2002). Moreover, the nature of police work can keep them distant from their families. The exposure to traumatic incidents more often than not leaves the officers distraught impeding their ability to bond with their families. Scaturo and Heyman (1992) note that lack of adequate and satisfying work for the trauma exposed person has its emotional costs on the family. Trying to establish the bond with family members after retirement may be difficult therefore causing psychological distress.

The police profession is also plagued with “burnout” resulting from job-related stressors such as shift work, hyper vigilance, poor nutrition, work load and unpredictability of responsibility. Dik & Bryan (2009) define burnout as a syndrome composed of emotional exhaustion, depersonalization and diminished personal accomplishment. Burnout is linked with negative physical, emotional, behavioural, interpersonal and attitudinal symptoms ((Martin et al., 2003, Jarvis, 2008). A “burnout” officer is not only a non-productive member of the department but also a human being in pain. Additionally, the officer is perhaps a father and husband or a mother and a wife who becomes incapable of fulfilling these roles effectively (Friesen,1988). All this job related factors could play out to shape adjustment to retirement.

In summary, although retirement is inevitable for all workers, it poses various challenges necessitating elaborate planning early enough while still at work. However, there are many factors that moderate the process of adjustment to retirement with varying results. The main goal of this research was therefore, to establish the preparedness of the police officers for retirement and how this shaped their perceptions about retirement and to find out the challenges faced by retired administration police officers as they adjust to civilian life.

III. Methodology

3.1 Participants

The Kenya National Police Service has two police service establishments: Regular Police service and Administrative Police. The two services share some common functions like policing and security issues. The Participants of this study were ex- administration police officers who had retired between 1998 -2008 from four older administrative areas namely; Nairobi, Eastern, Rift valley, and Central (the old administrative units have since been replaced with provinces being split in different counties except for Nairobi province which was renamed Nairobi county without splitting). It was believed that sampling from four provinces out of the formally eight provinces with Nairobi as a cosmopolitan city hosting different cultural groups and Rift valley which was largest province then would offer adequate information that would address the concerns of this study The period was selected because ten years is long enough to provide a good population since police officers retire on a yearly basis. It was also a period prior to increase of the retirement age from 55 to 60. From administration police records about 600 officers had retired. A sample of 60 which was 10% of the retirees of 10 year period was targeted. However, given the difficulties in identifying and locating the retirees, 50 retired officers were accessed. The sample included both gazetted and non gazetted officers. The retirees were accessed through convenience sampling and snowballing. Convenience sampling was applied to the officers who belonged to Administration Police Comrades Association (APCA) who meet at Nyayo House at some point in a month.

These officers provided links that enabled the researchers to access other retired officers who lived in selected provinces and fell in the period that had been selected for the research. The snowball sampling technique was selected because retired officers are scattered and information about their whereabouts is scanty.

3.2 Design and Instrumentation

A cross sectional survey employing mixed method design that incorporates both qualitative and quantitative approaches was used in this study. We constructed a 40 item questionnaire and divided it into three sections. Section A and B were structured questionnaire. Section A was made up of eleven items focusing on demographic factors. Section B focused on general information that covered self reporting on preparation for retirement and perceptions about retirement, and the psychosocial challenges experienced in retirement. Section C was semi-structured questionnaire. It had five items but broken into 10 parts. This section sought to provoke participants to reflect on pre-retirement period and challenges they face as they adjust to the civilian life and how they could be addressed. The open ended questions gave the retirees opportunity to express their perceived challenges in a subjective way that enabled the researchers to gain in-depth understanding of their lives in retirement.

Descriptive statistics was used to analyse quantitative data. The choice of descriptive statistics was informed by the need for ease of understanding of the targeted audience. The research was conducted among the retired police officers targeting mainly the retirees and the personnel in the administration police force who have demanding schedules hence the choice of descriptive statistics. It was presumed that simple descriptive statistics were adequate in communicating the challenges of the retirees at the same time simple enough for the targeted audience to grasp the information presented. According to Sullivan (2001), the method of data presentation and analysis could be determined based on the audience targeted.

The open ended questions were analysed thematically in relation to the research objectives which was to understand psychosocial challenges faced by retired administration police officers and how these impacted on their psychosocial well being. Critical discourse analysis (CDA) was used to analyze the data from the open ended questionnaire. The choice of CDA was informed by conceptualization of the role of language in a social system as advanced by Norman Fairclough (20031). Fairclough sees CDA as an interdisciplinary approach that opens dialogue between disciplines concerned with theorizing and researching social processes and social change. The ultimate aim of the study was to open dialogue on issues relating to police officers which has received very little coverage in the academic field in Kenya. Moreover, language is the means through which our thoughts are communicated to others (Riegler & Riegler, 2004). Hence, enabling the retirees to talk about their experiences was in itself therapeutic. In this study an attempt was made to give the retired administration officers opportunity to open up a discussion about the challenges faced as they adjust to retirement.

In the ethical consideration and concerns, permission was sought from the relevant authorities from the national to the sub-locational level. Similarly, informed consent was sought from the participants who took part in the study. Moreover, confidentiality and anonymity were assured and observed during data collection and management.

IV. Results and discussion

The researchers collected data in relation to the demographic factors of the respondents. The information in relation to age, the number of children, where the respondent lived and the place of birth of the respondents among others was sought. The age range of the respondents was between 50-81 years. All the respondents except one were married and had children. Majority of the respondents 31 out of 50 representing 62% had dependent children ranging from 1-8 children. Most of the respondents lived in their own homes although a few 8% (n4) said they were being accommodated by family members while 6% (n3) said they lived in rental houses and the same percentage said they are staying in the old people's homes respectively.

As far as the research objectives were concerned, we sought to establish psychological preparedness of the retirees. To achieve this major objective, we started by exploring how the retiree administration police officers perceived retirement and how they prepared for the transition. This question was found necessary from the understanding that perception shapes behaviour and that preparation moderates adjustment to retirement. The participants had different perceptions about retirement. The results are shown in the table below:

Perception	Frequency	Percent
Being close with family	9	18.0
A new beginning	13	26.0
Disruption from active service	28	56
Total	50	100.0

Table 1: perception of retirement

Although it is expected that at some point the employed workers will retire from the service, retirement was perceived by the majority 56% as disruption from the active service. Disruption from a nominal definition

could mean interruption or disorder perhaps created by the sadness of an activity. As highlighted in the introductory section, police work is demanding. It is also a risky job that requires full concentration and total engagement is necessary. It was not clear why retirement was perceived as disruption. It was therefore, important to establish whether the perception was a result of their job engagements or any other issue

Questions that required participants to reflect on their work experience and how this enhanced or limited their preparation for retirement and how this impacted on their adjustment to retirement helped to clarify why retirement may have been perceived as disruption. The aim of such questions was to establish whether the administration police organization had any strategies in place to assist retiree in transition to the civilian life after their service in the police force. The gap between the support of an officer while in active service and towards retirement was eminent. A high percentage 92% of the respondents said that there was no preparation towards retirement. Out of this high percentage 20% said they panicked when they received the news of their retirement. This was attributed to both organizational and personal factors. Among the general organizational factors that were raised included poor remuneration, numerous transfers, and work demands among others that left the officers with little time to think about their work outside the service. The table below shows some of their responses.

Perception	Frequency	Percent
Disappointments on job	15	30.0
Postings far from home	12	24.0
Missing opportunities due to nature of the job	13	26.0
Postponing plans due to work engagement	10	20.0
Total	50	100.0

Table 2 shows the reasons advanced for not preparing for retirement

As can be seen from the table above, the respondents gave various reasons as to why they were not prepared for their retirement. As highlighted in the introduction, police work is demanding and engaging. It was not therefore, surprising that many workers felt that they missed opportunities or postponed their plans for future. Working far away from home was also cited as a factor that affected preparation for retirement. In Kenya most people prefer investing and settling in their home areas therefore working far away from home could be limiting in investments and personal development Disappointments from the job could be attributed to what they had termed as poor remuneration.

In relation to personal factors, the retirees expressed inability to save and investment due to family responsibilities that drained their meagre resources. Lack of investment and of knowledge about what retirement was all about was also a factor that contributed to lack of planning for retirement. As a result, majority of the respondents expressed the fact that adjustment to retirement was a great challenge. When asked about the time when they started thinking about their retirement, the majority 60% said that it was just a few years to the termination of their service in the force.

Preparation for retirement gives one opportunity to think and plan about the future activities after retirement. On the flip side, lack of preparation can lead to disorganization, leaving retirees with a lot of time that may not be well utilized. We sort to establish how the retirees evaluated their utilization of time outside the service. Therefore, we asked the retirees to state whether time in retirement was productive in their lives. The figure below shows their responses

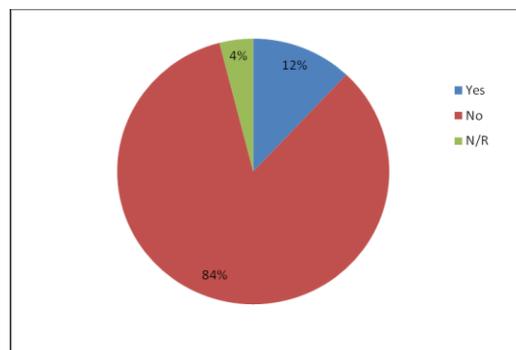


Figure 3: Retirement life as productive

Reflecting on the perceived unproductively, it is possible that the police retirees associated it with the losses incurred as they transited to retirement coupled with lack of preparation. The retirees lost a secure source of income, social status, and the authority that empowered them to be productive as police officers. As highlighted in the introductory section, retirement to police officers means losing many years of identity and

fraternity, as well as the right to hold the symbols of authority, including uniform, badge, and weapon. It seems the paradigm shift to a life of civilian led to negative perception about the self.

In the second part of the study we sought to explore the challenges facing the retired officers after retirement. The challenges were categorized as health, economic changes, and psychological challenges. Each variable was analyzed separately

As regards the health challenges, many respondents expressed the view that they faced many health related challenges. A significant number (5n) representing 10 % of the respondents said they suffered physical injuries during working days which they carried to retirement. However, the larger majority (n29) representing 58% of the respondents said that they experienced nightmares related to their past work experiences. This was interpreted as a mild Post Traumatic Stress Disorder (PTSD) a mental health problem which usually results from unresolved issues related to exposure to traumatic scenes. PTSD is a common among war veterans. Long term exposure to traumatic event or “critical incidents” have a negative impact upon police officers and their families (Alloy, Lauren, 1999 & Wesley, 1990). Officers may develop symptoms of Post-Traumatic Stress Disorder (PTSD) from carrying accumulated emotional baggage into their retirement. As highlighted in chapter two, police officers engage in duties that are very traumatic. Hence, unless some psychological help is in place, officers could carry emotional baggage to retirement.

However from a general perspective, most of the respondents felt that due to lack of resources they were unable to maintain a good health. Issues such as poor diet and having to live on minimum basic needs and constant worrying about meeting their socially defined roles were reported to be factors that contributed to their general poor mental and physical health. Basic needs have been observed to important motivator in life. Hence lack or perceived lack of basic needs negatively affect the psychosocial well being of an individual

Financial factors ranked high as a major challenge in retirement. Many of those who responded to the questionnaire expressed the view that there were many financial responsibilities in retirement amid reduced income. Accordingly, (33n) representing 66% of the respondents said that their income had greatly reduced, yet they still had to carry out their family responsibilities. Figure below shows how the retirees spent their resources.

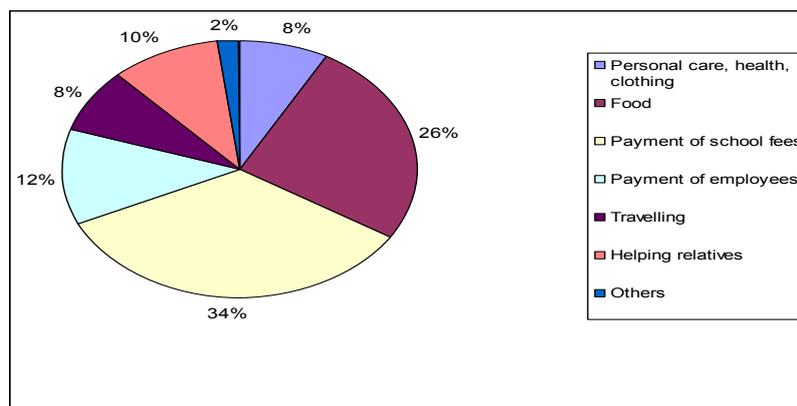


Figure 2. Major ways to spend income

As can be seen from the figure 2 above, the larger share of the income 34% goes to school fee. It will be recalled from the discussion on demographic factors that majority of the retirees still had dependent children. This placed a lot of financial demands on the retirees making life challenging. Kim & Meon, (2001) observed that whether one’s children are grown or are still dependent on them, affects adjustment to retirement. With reduced financial income, having children who are still dependent could lead to dissatisfaction hence making adjustment to retirement a very challenging task. This was likely to impact negatively on the psychological well being of the retirees. Kiplan (1989) on his work on stress argues that social roles rank high in contributing to psychological distress.

Financial challenges were also attributed to lack of planning and investment while still in service. Due to work engagements, the retirees argued that they had little time to plan life after service. From open ended question they lamented that the work engagement and poor remuneration made it hard for them to plan as captured by the quote below:

The police force pays very low salaries, in addition an officer is sent in operation areas far from their homes. When can you invest? In addition most of us marry quite late due to this work so we retire when we still have very young families.

From the quote above it appears that poor pay, lack of planning and work engagements are major contributory factors of financial challenges of retired police officers. Lack of adequate finances whether one is working or retired has been associated with psychological distress (see Cox, 1993). This is because money is not only a means that enables individual to carry out social responsibilities, but is also a source of security and a booster to self esteem. Therefore, the fact that many retired police officers feel inadequate financially may be indicative of poor psychological status.

Social relations presented more challenges to the retiree police officers. Coming from a different subculture with some having served as many as 30 yrs, presented the ex-police retirees with difficult in adjusting to retirement. Many of them described the first few years of retirement as confusing and fearful. From open ended questionnaire, the police retirees, lamented about lost brotherhood and the culture they loved as exemplified in the following quote

‘Losing many years of identity and brotherhood that we shared with fellow officers is not an easy thing. We have to learn to work with raia (civilians) who think differently from the way we were trained. It is not easy because it is coming at a very advanced age.’@

Accordingly, moving from one subculture (police) which was different from the civilian world presented a major challenge to adjustment. In addition, due to the nature of police work, some retired police officers experienced fear of the unknown as they settled down in retirement. They were not sure about their security among the civilians. Towards this end, many participants expressed the view that they felt vulnerable and fearful in the beginning, although these feelings reduced as time went by. In general, the police retirees found it difficult to interact easily with the society because of the various reasons. Some of them are depicted in the table below:

Perception	Frequency	Percent
There is too much expectation about me from the society	12	24.0
I feel that many people view me with suspicion	24	48.0
I get very little support from members the public	14	28.0
Total	50	100.0

Table 3 social challenges

It will be recalled from the introductory part of this paper that police work involves law reinforce. This put most of the officers at the loggerheads with some members of the civilian world hence such feelings are expected.

However, majority 80% of the officers expressed the view that they had adequate time to spend with their families which was clear contrast with their years in service. However, this did not necessarily mean enhanced family relations. As the majority expressed in open ended question, ‘we are like strangers in our own families’ This may be suggestive of tension in the families as officers settle in retirement. Time spent away from the family while on duty meant that their spouses were not used to their presence all the time. It could also mean that the spouses learnt to work and make family decisions on their own. Yet this had to be done jointly as the police officer settles down in retirement. This could create tension with their family members. It should also be recalled that police profession is plagued with “burnout” Job-related stressors such as shift work, hyper vigilance, work load that worked against their family relations ((Martin et al., 2003, Jarvis, 2008) which make it had for the police officers to meet their family responsibilities. This may be indicative that by the time the police officers retire they have not established strong bonds with family members which may further complicate their life in retirement. Quality family relations according to majority acted as an important buffer during retirement adjustment.

Personal factors such as economic strength and psychological factors such as social support are known to moderate the emotional well being of an individual. It was therefore important to find out how the police retirees faired emotionally. The table below shows some expressions about their emotional wellbeing

Table4.1: Psychological/ emotional problems facing retired

	Frequency	Percent
Loneliness	20	40.0
Frustration	15	30.0
Loss of prestige associated with work	13	26.0
Disrespected	8	16.0
Total	50	100.0

As can be seen from the table above, many police retirees experience loneliness. Although retirement presents time to share with the family and friends, the ex-police officers seem not to enjoy the warmth and

friendship of the world outside the police service. As described earlier, police force is a subculture and initiation into this culture entails lifelong training. An abrupt end to this culture to a new civilian culture may be difficult. In addition, police work is engaging and sometimes the work environment does not provide opportunities for interacting with people outside the service. It is therefore not surprising that the officers feel lonely while in retirement.

Feelings of frustrations could be associated with what was perceived as lack of understanding from the civilian population and lack of support from the former employer. The retirees argued that, although aware of the tight engagement of the duties in the force, the employer who is the government did little to support them while outside the service as exemplified in the following quote

‘I served the government diligently, putting it first before my family and many times putting my life risk. But the government does not seem to care much about us. There was no preparation for retirement and the pension package is too little to afford us a decent life. We have really to struggle to make ends meet. It is frustrating.’

The views from the quote suggest a disillusioned person who feels that he was not appreciated for the service rendered. Such feelings seem to suggest that the government only cares about the police officers while in service.

V. Discussion

The findings of this study provide information that help in understanding psychological challenges faced by police officers in retirement and the possible factors that moderate these challenges. The study illuminates on personal, psychological and job related factors that shape the adjustment of police officers to retirement. The challenges faced include, financial, health and social relations. While these factors may be similar to retirees from all other professions, for the police officers they bear some unique features because of the nature of their job and this make retirement for police officers more complex.

Retired police officers suffer from both mental and physical ill health that has some link in their job as police officers. Consistent with past research, with antiviolent workers, the study found that majority of the officers experience mild post traumatic stress disorder (PTSD). PTSD as a mental health problem is a challenge that is not commonly experienced by other retirees. PTSD not only affects the person’s well being but to a large extent it interferes with other personal and psychological factors that are crucial for adjustment to retirement. PTSD is associated with markedly diminished interest in significant activities; feelings of detachment or estrangement of others, constricted affect irritability or outbursts of anger difficult in concentrating among other things (DMS IV, 1994). These experiences create complexities among police retirees. For example, instead of working towards building family relations, the retired police officers may find themselves drifting away from the family making adjustment difficult. As already highlighted in the introductory section, quality family life is a buffer for adjustment in retirement. The quality of family life cannot be enhanced in an environment of detached feelings.

In addition, poor health as a result from injuries at work without adequate compensation may create feelings of embitterment among the retirees. This may lead to stress in retirement. Literature indicates that stress drains individuals’ psychological wellbeing, making it hard for them to concentrate on constructive life.

In terms of financial challenges, poor remuneration of police officers that made it difficult to plan while still serving contributed to the problems encountered during retirement. This was coupled with lack of investment due to the poor pay police officers get. A global report by HSBC (2011) on the power of planning shows that financial planning is key to better retirement. Past research on retirement planning shows positive levels of self efficacy which is associated with positive adjustment. Global report (2011) states that planning helps in changing the perceptions of retirement. The report postulates that planning helps in handling financial crisis that comes with retirement making retirees cope better. Towards this end, the report recommends that household should save to make adjustment to retirement much easier. However, this is only possible if the workers are well paid to meet their basic needs. According to the report on retirement, falling household incomes could leave workers worse in retirement. The continued role of providing for the family amidst reduced economic resources was a major challenge to life in retirement that can complicate social relations for the retirees.

The third challenge of the police officers was integration in the civilian society. The nature of the job and organizational factors in the police force emerged as one of the factors that created challenges for the adjustment of police officers. The demands of the job and the organizational variables in the police force present social challenges that make adjustment at retirement difficult for the retiree officers. Work engagement that made it difficult for the officers to bond with their families, concern for their security and long life in a subculture that does not encourage interaction with the civilians are unique aspects that may make adjustment to retirement difficult for police retirees.

VI. Conclusion

In conclusion, the results of the study suggests that although retirement is a process that should span a long period of time, (Beehr, 1986), for police officers it seems abrupt due to the nature of their work. Therefore, there is need to put some system in place that can assist the police officers plan for retirement. One way could be putting in place a program that could help in planning for the retirement of the police officers. The program could start with early sensitization through education on the need to plan for retirement and also help in financial planning. In addition, the government could improve the remuneration for police officers to enable them meet their basic needs at the same time save for retirement. The police service management could also assist the officers prepare for retirement by assessing and assigning duties to the officers with some sensitivity towards the chronological age and number of years in the service. This could mean that those closer to retirement could get some 'lighter' duties and work closer home to afford them some time to plan for their retirement. Further there is need to offer counseling services to officers while in service and in retirement to help the police officers deal with relational and work related emotional issues to void heavy emotional bugged in retirement.

However, further research with a larger sample is needed to explore at a larger scale the main psychosocial challenges experienced by the police retirees. This should include the regular police as well as the administration police. Research should also be conducted to understand how the police officers retirees cope with the challenges and how this affects them and the rest of the society.

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