

Envisioning a Happy, Hopeful Retirement for Firefighters

by Jada Hudson, M.S., LCPC, CADC

As a part of the Illinois Firefighter Peer Support team, I am excited and hopeful about the launch of our new Retiree Peer Support program. My name is Jada Hudson, and I will be serving as the Clinical Consultant for Retiree Peer Support. I look forward to working with Retiree Coordinator Chuck Wehrli as we develop the Retiree Peer Support program into all that I know it can be. My background in counseling individuals, families, and children in addition to my firefighter counseling specialty, has given me such a vision for the later years of life and how emotional and psychological support can turn retirement into happy, fulfilling years. I know that the fire service is emotionally demanding and can leave scars and residual emotional wellness issues for those who have served, and I believe that surrounding these retirees with peer support changes everything for them.

Why Retirees Need Peer Support

Establishing a peer support program specifically geared toward retired firefighters introduces new psychological, physiological, and relational dynamics. Because these retired firefighters are no longer wrapped up in the daily busyness of firehouse life, they often find themselves searching for belonging and discovering that years of commitment to the fire service has left them feeling somewhat disconnected from family life and longing for a renewed sense of purpose and excitement. The vacancies left in these schedules leave room for them to realize the sadness or pain that was previously masked by busyness. So, it becomes easy for these retired firefighters to fall into depression, substance abuse and addiction, and even suicide, if left unchecked. However, Retiree Peer Support steps in to offer hope, a place to confide, and a renewed sense of belonging for these retirees.

Retirees Facing Depression

The first emotional wellness issue that often emerges in retired firefighters is depression. The most common Myers-Briggs personality profile for firefighters is ISTP. Within these letters lie a wealth of knowledge about how these individuals make decisions, spend their time, and react to situations around them. But, for simplicity, note that the letter “T” stands for “Thinking.” These individuals more often process information and make decisions based on what they know rather than how they feel about a situation. Thus, they are more accustomed to operating without emotion. However, people experience a psychological development around the decade between ages 40 and 50, and more sides of one’s personality surface. Emotion begins to step in, and these “thinkers” often do not know how to deal with it. These emotions can be positive and negative, including new feelings of excitement, freedom, accomplishment, ambivalence, sadness regarding the loss of professional identity, anxiety, and/or pessimism. Firefighter retirees, then, not only find themselves with more time to think about their memories and pain, but also they find themselves with more emotion and the discomfort of not knowing how to deal with it.

According to Terrence Real’s *I Don’t Want to Talk About It*, men and women experience depression differently. Men often struggle with a depression that is difficult to identify – “covert depression.”

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Where women typically feel more comfortable expressing emotion, men conceal emotions and turn to behaviors that help them deal with their feelings. These behaviors can appear to be healthy or they can be obviously unhealthy: an endless pursuit of achievement at work, workaholism, a compulsion with physical fitness, excessive exercising or sports performance, physical illness, alcohol or drug abuse, domestic violence, affairs, addiction to pornography, or other increasingly risky behaviors.

Being disconnected from the fire station and unearthing new emotions can lead many retired firefighters into covert depression. Sadly, unlike “overt depression,” this may mean that a man will “put [himself] at risk [rather] than acknowledge physical or emotional distress.” Who is he to talk to? Where would he go with these feelings, anyway? This is why these retirees need peer support. By opening up to someone who can relate to his past and his pain, he can experience healing, process even the most difficult trauma, and be free!

Retirees Facing Substance Abuse and Addictive Behaviors

Unfortunately, one of the ways retired firefighters deal with pent-up emotional pain is through turning to substances such as alcohol and drugs. When ingested, substances either excite or inhibit the brain’s messages, and they often provide a temporary escape from emotional pain. Painful memories or trauma recede into the background when an individual is under the influence. But, once the body filters the substance, painful memories emerge yet again. Continued exposure to addictive substances teaches neurotransmitters in the brain to adapt and addiction sets in. Individuals can no longer function normally without the excitatory or inhibitory response that the substance inspires, so they become dependent. Unfortunately, breaking this addiction requires withdrawal and often depression, but freedom can be achieved with commitment and support.

According to psychologist KM Jennison, becoming addicted to a substance may be a very easy thing to do at the turn of retirement. He acknowledges that “[Drinking alcohol] increase[s] during periods of prolonged exposure to emotionally depleting life change and loss, when supportive needs may exceed the capacities of personal and social support.” People who experience change or loss and do not have an appropriate support system to cope with these changes or pain, increase alcohol consumption. Without appropriate support, retired firefighters may develop addictions, and the physical ramifications will be worse due to age.

For those who are ages 65 and older, substances have more extreme ramifications. Physiologically, retirement-aged adults metabolize alcohol differently than they did when they were younger. So, one beer hits the body in the same way that two or three beers would. The increased alcohol saturation that occurs, then, makes it hit the system harder than it did in earlier years.

Further, alcohol and other substances worsen residual health problems in older adults, such as heart conditions, blood pressure, or even obesity’s effects. According to Campbell J. Almeter M’s article “Alcoholism and Aging,” published in 1993, alcohol can shorten life expectancy in older adults. It can destroy families and other relationships, reduce memory capacity and slow brain function, and diminish a person’s quality of life.

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But, substance abuse and addiction can be difficult even for doctors to identify because the negative effects of aging can look similar to the negative effects of alcohol. For example, if a person's memory is fading, it may receive a "dementia" diagnosis, when really it is a result of overconsumption of alcohol. Thus, peer support and accountability is crucial in the retired years, so that struggles are not faced alone, and substance abuse can be halted before it takes root and destroys a retiree's health and relationships.

Retirees Facing Suicide

Tragically, some retired firefighters experience deep enough emotional pain to drive them to suicide. Thomas Joiner, PhD., proposed the theory that in order for an individual to commit suicide he/she needed both the desire to commit suicide and the ability to commit suicide. This desire to commit suicide developed under the specific psychological situation where an individual felt both the perception that he/she is burdensome and a low sense of belonging with others. This social alienation and feeling burdensome then drives the individual to undertake high-risk behaviors that expose the individual to pain and numb his sense of self-preservation. The individual may engage in fights, self-injury, or other accidents that serve to desensitize him to pain and make the ability to commit suicide a reality.

Retired firefighters can experience a sense of being burdensome to their families as they leave the fire service. Their occupational commitments have decreased along with their financial contribution to the family, which may lead to a sense that they are a burden. If this feeling grows, the individual may feel that his or her death would be more valuable than his or her life. Thus, leading to a desire to commit suicide. Add to this the loss of camaraderie he had while on duty, and the individual has both indicators necessary for suicidal tendencies. Without peers to come alongside this individual, he may, indeed, end his own life. However, retiree peer support steps in and build a new sense of belonging, validating the individual's memories and fire service experiences, and reminding the individual that he is not a burden but a blessing.

Retirees Facing a Cancer Diagnosis

In addition to the psychological and physiological changes taking place at the turn of retirement, many retirees are blindsided by physical ailments or upsetting diagnoses. Cancer hits more frequently than expected for firefighters, mostly due to job responsibilities. According to a study produced by the National Institute for Occupational Safety and Health (NIOSH), those in the fire service are two times more likely than non-firefighters to be diagnosed with brain cancer and liver cancer, 2.8 times more likely to be diagnosed with colon and rectal cancer, 2.5 to 3 times more likely to be diagnosed with bladder cancer, and they have a higher incidence of non-Hodgkin's lymphoma and urinary cancer than non-firefighters. Sadly, cancer hits often in the fire service.

These retirees move forward by managing fatigue, adjusting to physical changes, and sorting through the financial issues, address changes, and relationship dynamics associated with a cancer diagnosis. But, they need not feel alone. By increasing communication with family members and peer supporters, cancer patients can cope with processing the physical pain, the thinking about end of life, and with bereavement. Again, being surrounded by support changes everything for retired firefighters, regardless of their emotional or physical situation.

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Making the Most of the Retired Years

After overcoming the emotions of retirement and painful memories experienced in the fire service, many retirees find excitement and purpose by pursuing second careers, meaningful leisure planning, or volunteerism. Retired firefighters now have the beautiful opportunity to create a new vision for the future. By identifying values – strengthening long-term relationships, establishing new relationships, building fitness, mastering finances, giving back to others – retirees can take steps to frame their retirements around the pursuit of those values.

For many, the highest value in retirement is giving back. Psychologist and researcher, Eric Erickson identified the primary goal of adults in their mid-life as “generativity.” Erickson believed that, “All we want to do is create something that outlives us.” So, those in their midlife find meaning in passing on a legacy. David Levinson stated, “I truly believe that everyone has some way that they can help somebody else... They just need to know where they are wanted and needed, and sometimes they just need to be pointed in the right direction.”

After years of work and experience-accumulation, retirees are ready to pass on information, coaching, and support to the younger generations. Giving back to younger generations provides new purpose, self-identity, and fulfillment. Retired firefighters truly have so much to offer to younger firefighters, and it really is a win-win for both: retirees feel purpose, active firefighters feel empowered and equipped.

Financing a Healthy Retirement

Retirement offers endless opportunities! What will occupy the retiree’s time? Will he/she and the family move? What will the new retirement budget look like? Will he/she work and/or volunteer? Having a healthy retirement means laying a sustainable financial foundation. By defining retirement goals, considering the financial benefits associated with retiring from the fire service, and analyzing personal savings and investments, a retiree can determine the level of risk he/she can tolerate and what future plans will look like.

A financially-sustainable retirement should start with making a retirement budget and taking it for a test-drive to see how it fits the family’s needs. Paying off debt and setting aside an emergency fund will bring peace of mind. Simplifying financial commitments will relieve pressures on the budget. Then, the retiree can assess what other streams of income will provide for the family – pension, fixed annuities, spouse’s social security, and other personal investments. These streams of income should aim to cover fixed expenses and provide additional budget space to pursue personal interests.

If moving out of state is a possibility, the individual should consider tax laws in prospective states. In Illinois, pension and retirement income is not taxed. Elsewhere, it may be. If the spouse will be taking social security, the individual should consider delaying as long as possible so that the social security payments increase. Beginning social security at age 62 will reduce benefits, and delaying taking social security until after age 66 or 67 will increase payments by 8% annually. If retirement starts early for an individual, he/she should consider seeking employment or even starting a business, where he/she can continue investing for future retired years.

Retirement presents so many changes emotionally, physiologically, physically, and financially, but by approaching it with peer supporters, retired firefighters can find meaning, purpose, and excitement in this new phase of life.