



**Information Bulletin**  
**Second Career Survey: Police - Fire**  
**February 2021**

In the Fall of 2020, the IPPFA undertook a survey of retired firefighters and police officers to determine the extent and nature of second careers after an individual retired from a public safety profession. Because of an appropriately earlier retirement age in the Illinois Article 3-4 pension plans (50 and 55 for Tier 2), the opportunity exists for a retiree to continue working until personal factors (*e.g.* advanced age), financial factors (*e.g.* eligibility for Medicare) or a similar event leads to full retirement from the workforce.

IPPFA wanted to learn more about these career events in order to both disseminate information and possibly create or modify educational programs to include material on second careers. Typically, we teach the concept of the “three-legged stool” of retirement income: pension, Social Security and personal savings via deferred compensation and healthcare saving. A fourth “leg” may be added along the lines of full or part-time work after retirement.

**Methodology.** The survey was sent to our member pension fund email list with a specific request that it be forwarded to the fund’s retired participants if that was feasible via email. If the email was not forwarded, we assumed at least that the retired member of the pension board would respond. A second follow-up was done via the IPPFA newsletter. Additionally, a press release was issued and picked up by some news outlets outside of metro-Chicago. A deadline for response was set at January 4, 2021. Responses were received from 252 fire retirees and 501 police retirees.

Upon close-out, the data was sorted and presented by the IPPFA office staff then further analyzed by the Project Coordinator. A decision was made to issue one report but to breakdown the analysis between fire and police respondents. An initial report was drafted for review and input by the IPPFA president and active/retired members of the Board of Directors and then released in final form.

**Retiree Responses.** As noted, a total of 252 fire and 501 police retirees responded. Key survey questions to ascertain the incidence of second careers, their structure and the retiree's satisfaction required a yes/no or similar two-choice response. Those questions and percentage responses were as follows:

#1. After retirement, did you continue working or start working again at some point?

FIRE Yes:	74%	(186 respondents)
FIRE No:	26%	
POLICE Yes:	82%	(412 respondents)
POLICE No:	18%	

#2. Did you work full-time or part-time?

FIRE Full-time	48%
FIRE Part-time	52%
POLICE Full-time	64%
POLICE Part-time	36%

#3. Were you employed or self-employed?

FIRE Employed:	79%
FIRE Self-employed:	21%
POLICE Employed:	91%
POLICE Self-employed:	9%

#4. Was your second career a continuation of work that you did on-the-side while you were in police or fire work??

FIRE Yes:	52%
FIRE No:	48%
POLICE Yes:	30%
POLICE No:	70%

#5. Did you obtain any special training or experience while you were active-duty that assisted you in a successful second career?

FIRE Yes:	61%
FIRE No:	39%

POLICE Yes:	68%
POLICE No:	32%

#6. Did you obtain vocational or academic training after you retired prior to starting your second career?

FIRE Yes:	17%
FIRE No:	83%

POLICE Yes:	18%
POLICE No:	82%

#7. Would you consider your second career to have been a success financially?

FIRE Yes:	83%
FIRE No:	17%

POLICE Yes:	85%
POLICE No:	15%

#8. Would you consider your second career to have been a success in personal fulfillment?

FIRE Yes:	90%
FIRE No:	10%

POLICE Yes:	87%
POLICE No:	13%

**What jobs do retired firefighters take?** The survey form allowed the respondent to state his or her second career job in their own words. IPPFA then categorized those responses as shown below, along with the numbers of answers and percentages:

Fire and Government

Firefighter/officer/chief	28 responses	
Other fire department position	19 responses	
Non-fire government position	12 responses	32% of Total

“Hands on” Work

Driver	10 responses	
Factory	4 responses	
Auto Related	3 responses	
Golf Course	3 responses	11% of Total

<u>Sales</u>	17 responses	9% of Total
<u>Trades</u> (construction, <i>etc.</i> )	17 responses	9% of Total
<u>Education</u>		
Higher Education	9 responses	
High School Education	3 responses	
Other Instruction	2 responses	8% of Total
<u>Professional</u>		
Professional (atty, chaplain)	4 responses	
Consultant	4 responses	
Finance	3 responses	
Healthcare	2 responses	7% of Total
<u>Security</u>		
Inspector	6 responses	
Security	2 responses	
Safety Directors (non-government)	2 responses	5% of Total
<u>Other</u>	36 responses	19% of Total

**Comment on fire retiree positions.** In the Firefighter/officer/chief category, many respondents listed “fire chief” as their second career (obviously in a different town or fire district). Others are in administrative positions, training officers or fire marshals. In the Other Fire Department category, this consisted mostly of individuals who went to work for a state fire-related agency, as fire inspectors or in an emergency management position. The “Non-fire government” work included everything from dispatcher to building inspector to Village Treasurer. Although not included in the survey responses, we know of at least one fire retiree who is the mayor of the city where he worked.

Sales work included both fire-related equipment and other sales positions.

The higher education group included mostly adjunct professor spots but there were some full-time fire service faculty or department directors.

The Other category was, of course, quite large with many positions that either weren’t easily categorized or included only one respondent. Some samples follow:

Actor/writer	Apartment manager	Cemetery manager
Dog walker	Entrepreneur	Fire extinguisher service
Landscaping	Taxi dispatch	Pilot
Hotel/B&B owner	Personal Trainer	Ballpark employee
Volleyball referee	Window Washer	Concession manager

The last sample actually responded “confession manager” but we assumed there was a typo and made the necessary correction!

**Additional fire review.** IPPFA personnel and officials who reviewed the fire responses provided the following additional assessments.

More than half of the fire respondents (61%) answered that on-the-job training or experience assisted them in their second careers and many of those chose fire related second careers.

A smaller number (17%) responded that they undertook vocational or academic training after they left the fire department. Some of these people continued work in the “fire other” category such as the state fire marshal’s office but also included bus driver, farmer, 9-1-1 dispatch, a pilot and the actor/writer.

The part-time penetration (52%) of those continuing to work was initially not expected by the reviewers; we anticipated more full-time responses (as was experienced in the police data). On further analysis and discussion, this was not surprising given that many people have adequate pensions and wish to enjoy some elements of retirement.

The self-employed penetration at 21% is actually a little below the total workforce nationwide of 28%.

What was most interesting was the percentage that felt that their second career was a success, both financially (83%) and personally (90%). *The job positions of those responding in the negative were not concentrated in any category.*

**What jobs do retired police officers take?** The survey form allowed the respondent to state his or her second career job in their own words. IPPFA then categorized those responses as shown below, along with the numbers of answers and percentages:

Police

Municipal Line officer/chief	75 responses	
Non-line officer	22 responses	
Civilian PD (dispatch, records)	15 responses	
Court Related	8 responses	
College Police	7 responses	31% of Total

Security

Security	68 responses	
School Security	16 responses	
Investigator	12 responses	23% of Total

<u>Professional</u>		
Consultant	13 responses	
Finance	11 responses	
Info Technology	10 responses	
Healthcare	3 responses	
Other Professional	7 responses	11% of Total
<u>Education</u>		
Elementary/Secondary	20 responses	
Higher Education	7 responses	
Other Instructor	8 responses	8% of Total
<u>Other Governmental</u>		
	27 responses	7% of Total
<u>Sales</u>		
	15 responses	4% of Total
<u>Hands-on Work</u>		
Driver	13 responses	
Golf Related	3 responses	4% of Total
<u>Trades</u>		
	14 responses	3% of Total
<u>Other</u>		
Administrative	11 responses	
Airport	6 responses	
Labor Representative	6 responses	
Other	15 responses	9% of Total

**Comments on police retiree positions.** Obviously, a large number of retirees continue in law enforcement, either as sworn, line officers (and chiefs) or in uniformed support roles such as training or technical services officers or as police civilians (9-1-1 dispatch, police records, *etc.*). The second largest category is in the security field, with a good portion of that being in public schools. Police work and security combined totals a little more than half of those still working.

It was interesting to see 10 respondents who are in I.T. work. It is likely that the data systems maintained by police departments give those that manage them an opportunity to move to the private sector in the information technology field.

Other government assignments included mayor, park district workers and supervisors and a good share of “code enforcement” type positions. One respondent reported “military” as a second career. This may be someone who was a Reserve or Guard member who has now gone to active duty.

The large “other” category in the police respondents includes clerical and administrative, airport work, labor representatives and then a moderate sized group of miscellaneous occupations such as:

Store clerk	Boat captain	Cook
Dog trainer	Nightclub manager	Editor
Umpire	Ballpark usher	Warehouse
Hazardous waste	Transportation manager	

**Additional police review.** While we need to be cautious about identifying trends from a small sample (501 total), the police group is different than the fire group (256 total) in that more police go on to other careers, more of those that do work full-time, and fewer police than fire are self-employed. This latter point makes sense since more firefighters are in the trades which supports more self-employment. However, both groups percentage of workers that are self-employed (9% police and 21% fire) is lower than the American workforce as a whole at about 28% self-employed.

The police also have generally high satisfaction in their second careers: 85% have been successful financially and 87% feel personally fulfilled. Note that for both fire and police, any one or more individuals who do not rate their second career as a financial success may not have had financial success as a goal.

**Respondent Comments.** Survey takers were invited to comment both on the training they undertook in preparation for their second career (if any) and also provide an open, unrestricted comment on anything related to the subject. The responses were overwhelmingly positive about their efforts and the successes but also illuminated some downside issues. A large representative selection of comments is appended to this report.

**Next Action.** IPPFA will publish these results on the website and continue its review of possible program additions or changes using this data.

By: *Daniel W. Ryan*, Project Coordinator IPPFA  
February 28, 2021

Approved: James McNamee, President, IPPFA

**Addendum:** See addendum for respondent comments.