

Be financially aware



Carole Moore

Officers shouldering too much debt often don't have their minds on their work.

Police officers and part-time jobs. They're as much a part of law enforcement as use of force and testifying in court. But many officers who work extra jobs aren't doing so simply to make ends meet or pay their kids' college tuition. Some are trying to work their way out of suffocating debt.

Since law enforcement doesn't pay as well as many professions, quite a few officers moonlight. Even with additional income, however, it can be hard to pay the bills. At one point in our marriage, my husband and I, both police officers, worked a total of four extra part-time jobs between us. The result — we went to work tired much of the time. And that leads us to another phenomena that's not only dangerous, but becoming more and more prevalent. It's called "presenteeism."

Presenteeism is the term used to signify showing up for work in body, but not in productiveness. What causes presenteeism? Illness is the No. 1 factor — such as when employees come to work sick or injured. But anything that keeps an employee from focusing on the job and being productive — from disliking coworkers to being depressed — can also be a form of presenteeism.

What does this have to do with working two jobs or being in debt? A lot, even though it may not be readily apparent.

Officers shouldering too much debt generally don't have their minds on their work. They may be tired from lack of sleep and the burden of extra jobs or distracted by depression and worry about finances, and that can cause them to become sloppy. When officers hit the street with their attention focused not on their surroundings, but their mounting credit card debt and need for cash, the results can literally be fatal. And that's something no department can afford to ignore.

Rich Paul, vice president of Health & Performance Solutions for ValueOptions, a company that specializes in employee assistance programs (EAPs), says much of today's debt can be attributed to over-dependence on credit cards.

Warning signs of too much debt include:

- Living beyond means
- Being overly preoccupied with debt
- Using credit cards for routine purchases
- Obtaining cash advances to pay bills
- Making only minimum credit card payments each month
- Having little or no savings
- Being at or near credit limits
- Bouncing checks
- Dodging creditors

"In the case of law enforcement, even the slightest diminished performance can mean the difference between life and death, particularly when critical decision making is needed," Paul says.

Paul says many times an officer may be experiencing difficulties with money, but the underlying problem isn't readily apparent: gambling, marital discord, compulsive spending could all be catalysts.

The role of a supervisor is to keep his or her radar on alert for presenteeism and find solutions that will allow the employee to focus on his or her duties as a sworn officer. Paul recommends incorporating financial counseling services in the departmental EAP.

"Typical matters addressed through the EAP include credit counseling, debt and budgeting assistance, retirement planning, tax planning, and college education planning," he says.

Face it — cops have been underpaid for decades. I don't see that changing any time soon. And because the pay isn't where it should be, this profession will always lose good cops to other, more lucrative professions. It's a bit like making bricks without straw, but an EAP might help you bridge that gap. See if your agency has access to debt counseling and financial planning, and if not, lobby for it. ■

A 12-year veteran of police work, Carole Moore has served in patrol, forensics, crime prevention and criminal investigations, and has extensive training in many law enforcement disciplines. She welcomes comments at carolemoore@ec.rr.com.