

Firefighters' Normal Pension Age (NPA) review - 4 February 2013

Main points

The Public Service Pensions Bill (**Clause 10**, previously Clause 9) imposes a normal pension age (NPA) of **60** on firefighters, as well as police and members of the armed forces.

The government conceded in its "Heads of Agreement" with firefighter unions that it would review the recommendation of an NPA of 60 and seriously consider the NPA review.

The review, conducted by CLG's Firefighters' Pension Committee and chaired by Dr Tony Williams, published its report in January 2013.

The report does **not** recommend an NPA of 60 nor does it make the case for firefighters working to 60. The review was set up to assess the appropriate NPA – nowhere in the review does it say 60 is appropriate.

At most the report's recommendations establish a set of **conditions** (such as national firefighter fitness standards, fitness entry standards at recruitment, fitness training throughout the career, an accepted testing regime etc) that would have to be met before working to 60 is possible.

The report provides medical evidence that working beyond 55 is not attainable by most current firefighters. Between **half and two thirds** of current firefighters would not be fit enough to work beyond 55; other figures in the report suggest it is more than **four out of five** firefighters.

The Fire Brigades Union (FBU) now feel that the government is not listening to firefighters' concerns or firefighters' representatives. The FBU took part in the review process, submitted its evidence for all to scrutinise and did not take any industrial action during the pensions negotiations.

The FBU has been told by ministers that no revision of the Bill or the Heads of Agreement is possible. The government seems intent on imposing an NPA of 60, despite the medical evidence against it.

An NPA of 60 will hugely disrupt the fire and rescue service. The report acknowledges that substantial numbers of firefighters will be dismissed using capability procedures. **Sacking firefighters** will be necessary. An NPA of 60 will not only discriminate against women; it will drive out most women firefighters undermining decades of equality work. There is no doubt that such an imposition will upset industrial relations and affect morale.

An NPA of 60 will not just remove the link to the occupational nature of the pension scheme, it will also make it **unsustainable**. Firefighters will not pay into a pension scheme if they have little or no chance of receiving their pension at the end of it. Together with higher contributions, it will only take 7% opting out to increase the pension liabilities of the scheme.

The Williams report recommends that firefighters over the age of 55 who can no longer meet the fitness requirement should be allowed to "leave early on an **actuarially reduced pension**, calculated so there is no overall financial advantage or disadvantage to the firefighter". This means that the best a firefighter can get is a substantially reduced pension because the NPA is wrong.

The FBU is still prepared to negotiate about the terms of the scheme. But if the government does not listen, firefighters will be forced to look at all options, including **industrial action**.

Main figures

Aerobic fitness, one of the core components of fitness (along with anaerobic/high intensity fitness and strength) is often measured using the rates of oxygen uptake (VO₂). The Williams report suggests that at least **42 mL·kg⁻¹·min⁻¹ VO₂max** is necessary for firefighting. This level is the recommended level by experts in the field and is the level that the majority of fire services are using.

The report claims on the basis of just four out of fifty seven fire and rescue services that the current VO₂max of firefighters is 46 mL·kg⁻¹·min⁻¹, but with wide variation for fitness, age and gender between 38 and 54 mL·kg⁻¹·min⁻¹. It admits that at 50-54 years of age **51%** of firefighters were below 42 mL·kg⁻¹·min⁻¹. At 55-60 years **66%** of firefighters were below this standard (4.4.5 page 50).

The report suggests that if 42 mL·kg⁻¹·min⁻¹ is the standard, then as a worst case scenario, at 55 years of age, approximately **85%** of firefighters would be below the minimum standard required for operational duty. By 60 years, this percentage would increase to **92%** (4.4.4 page 49).

The report suggest that even as a “best case” scenario, where firefighters maintain their physical activity status, body mass index and smoking status as they age, at 55 years of age, approximately **15%** of firefighters would be below the minimum standard required for operational duty. By 60 years, this percentage would have increased to **23%** (4.4.4 page 49).

But the “best case” model uses a higher entry standard than is current practice. It **assumes firefighters are recruited at 47 mL·kg⁻¹·min⁻¹**, whereas actually the recruitment standard is at a much **lower 42 mL·kg⁻¹·min⁻¹**. This means the “best case” scenario is totally flawed, as it assumes a much higher fitness level on recruitment than is in fact the case.

Both scenarios use a starting point higher than the current recruitment standard. What this will mean is that the “best case” scenario figures will be far too optimistic and create an impression that only 23% may not last until NPA 60, whereas in practice 66% of current firefighters using established recruitment standards between age 55-60 are below this 42 mL·kg⁻¹·min⁻¹.

In addition the report does not spell out clearly what kind of fitness regime and lifestyle changes would be necessary for this “best case” scenario. Most firefighters already do fitness training at work of at least 30 minutes per shift; some do four hours a week. The report’s recommendation of 2.5 hours a week does not seem sufficient to improve fitness for most existing firefighters.

At present, nearly 24,000 or two-thirds of firefighters in a pension scheme in the UK are members of the Firefighters’ Pension Scheme (FPS). The NPA for these firefighters is 55 years of age, with most able to retire in their early 50s. Of those, over 9,000 are over the age of 45 and are therefore covered by the proposed transitional protection arrangements. Approximately 5,000 are aged between 41 and 45, and would receive some “tapered” protection. This leaves around **9,400** firefighters in the FPS without protection, and who would be expected to continue working until they are 60 if they are to receive an unreduced pension.

The New Firefighters’ Pension Scheme (NFPS)

Around 13,000 firefighters are members of the New Firefighters’ Pension Scheme (NFPS), of whom 7,000 are retained firefighters and with the remainder wholetime. The NFPS, introduced by the last government in 2006, has an NPA of 60. Some are covered by protection arrangements. That leaves **4,600** wholetime firefighters in the NFPS and **5,000** retained firefighters still expected to work to 60.

The last Labour government introduced the NFPS in 2006 with an NPA of 60. The government’s logic at the time was that firefighters who were unable to maintain the high fitness requirements could be redeployed into suitable non-operational roles.

FBU research, submitted as evidence to the review, shows there are only **16** redeployment posts currently available in fire and rescue services in England.

John Hutton’s pensions report told ministers to “**consider**” an NPA of 60. The government is left to consider:

- An NPA review that does not recommend 60 as an appropriate NPA; in fact it provides medical evidence that working beyond 55 is **not attainable** by most current firefighters.
- A report showing that 66% of existing firefighters age 55-60 are below recommended fitness levels.
- A report showing that significant numbers of current employees **will not** be able to maintain fitness until NPA 60 and will be faced with dismissal on the grounds of capability.
- More women are likely to drop below the aerobic fitness standard as they age.