

Extreme and unfair

Key points in the FBU response to the government's proposals on firefighters' pensions

THE union submitted its "technical response" to the Office of the Deputy Prime Ministers' proposals on the Firemen's Pension Scheme (FPS) under the consultation process. Below are the key points:

- The FBU does not accept the figures given for the cost of funding the FPS. The actuarial assumptions are extreme.
- The FPS has, historically, been very similar to the Police Pension Scheme. The FBU believes that the current proposals to move away from this position are ill-conceived.
- The FBU does not believe that a new pension scheme is necessary or desirable for new entrants to the service. To have two firefighters doing the same job with different pension benefits is divisive and unfair.
- The FBU welcomes the admission of retained firefighters to the FPS. They are strongly of the view that control room workers should be admitted as well.
- The FBU rejects the proposal to increase the minimum pension age for firefighters to 55. To do so will create an aging Fire and Rescue Service.
- The government has still not produced proposals for revisions to the injury benefits arrangements for firefighters. The FBU cannot see why they could not be produced at the same time as pension proposals and cannot see how they can be implemented with effect from April 2006, as the government proposes, if adequate consultation is to be allowed.
- The FBU strongly rejects the proposal that full ill-health pensions will be payable only where the applicant is unfit to perform work of any nature at all. An ill health pension should be paid if a firefighter is unfit to perform the duties of his or her own job.
- The FBU welcomes the proposal to provide survivors' benefits to unmarried partners in the future but believes that it is unjust and archaic not to do so for the unmarried partners of current firefighters as well.

THE SIMILARITY WITH POLICE PENSIONS

The FPS and Police Pension Schemes have historically been very similar. A full pension is built up after 30 years



service, and a firefighter or police officer with 30 years service can draw his or her pension at age 50.

Similar arrangements will still be in place for police officers. The FPS will, under the government's proposals, be more closely aligned with the local government pension scheme.

The government justifies this by downplaying the dangerous nature of a firefighter's job: they say that it is "only" the 23rd most dangerous job in the country. But the police service comes 24th on the same list!

It also says that decent pension arrangements must be kept in place for the police service in order to recruit and retain police officers, whereas it is easier to recruit firefighters.

That is a deeply cynical manipulation of the pension scheme to discourage applicants to the service at the expense of current firefighters. The FBU does not seek to downgrade the difficult and stressful nature of the work of local government officials, but we think that the nature of a firefighter's job is radically different and their likely career span is much more like a police officer's.

THE FUNDING OF THE FPS

The FBU has sought actuarial assistance with the government's costing of the provision of pensions and other benefits under the FPS. Actuarial expertise comes down to matters of opinion, but within acceptable ranges. The life expectancy assumptions made by the government are at the extreme end of the acceptable range. They overstate the life expectancy of firefighters, making the FPS look more expensive than it really is.

The government complains that the level of ill-health retirements is, in its view, unacceptably high. Each case

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