

Normal Pension Age Report

Issue

1. The Department has received the final report of the review of the Normal Pension Age for the Firefighters' Pension Scheme. The report reviews and analyses the evidence for changes in fitness with age, and for changes in prevalence of chronic disease with age. The report produces a model that gives estimates for numbers likely to be aerobically fit at a Normal Pension Age both for those who do, and those that do not, maintain physical fitness and body mass index as they age.

Key findings

- The most important consideration is physical fitness for the role. The report uses used VO_2Max aerobic capacity as a standard, with fitness of $42\text{mL}\cdot\text{kg}^{-1}\cdot\text{min}^{-1}$ being the minimum appropriate fitness level for firefighting, with firefighters at $35\text{mL}\cdot\text{kg}^{-1}\cdot\text{min}^{-1}$ being considered 'at risk'.
- Physical fitness is known to decline with age and this decline is progressive from age 20. However, this drop in fitness is mostly due to unhealthy lifestyle choices, weight gain and lack of physical activity.
- Within a small subgroup of the general population (<25%), these individuals could maintain a mean VO_2Max of $42\text{mL}\cdot\text{kg}^{-1}\cdot\text{min}^{-1}$ to age 70, assuming they start with a VO_2Max of $49\text{mL}\cdot\text{kg}^{-1}\cdot\text{min}^{-1}$ at age 25.
- Research papers, and FRA data, show that UK firefighters are physically fitter (with a mean VO_2Max of $\sim 50\text{mL}\cdot\text{kg}^{-1}\cdot\text{min}^{-1}$ being maintained until age 35) and substantially healthier than the general population.
- If firefighters followed normal population changes, 85% of individuals would be below VO_2Max of $42\text{mL}\cdot\text{kg}^{-1}\cdot\text{min}^{-1}$ at age 55, and 92% at age 60.
- If firefighters maintained their physical activity levels and body mass index, 85% would be at or above a VO_2Max of $42\text{mL}\cdot\text{kg}^{-1}\cdot\text{min}^{-1}$ at age 55, and 77% at age 60.
- Those who fall below the standard fitness levels are likely to have been close to the minimum appropriate required fitness levels on recruitment.
- In practice, fire and rescue authorities allow members who fall below a VO_2Max of $42\text{mL}\cdot\text{kg}^{-1}\cdot\text{min}^{-1}$ to undertake remedial training, and the great majority are able to regain required fitness levels within a few months.
- The decline in fitness amongst women follows a similar rate to males. However fitness levels for women are significantly lower than for men at all ages, meaning that more women are likely to drop below the fitness standard as they age
- There are not expected to be any significant fitness problems for firefighters in roles of Station Manager and above.
- A Normal Pension Age of 60 is expected to result in an additional 30-40 ill health retirements assuming there are 5,000 firefighters in that age group. This is because of the incidence of chronic diseases (such as cancer, cardiovascular disease etc) in this age group.
- The increase in numbers that are medically unfit and in ill-health retirement is not expected to have a substantial effect on operational effectiveness.

Summary of recommendations

- There is a need to determine fitness standards, and a minimum fitness standard for recruitment.
- Fire services should have regular fitness assessments, and incorporate fitness training of 2.5 hours a week.
- Firefighters, over the age of 55 who can no longer meet the fitness requirement, should be able to leave with an actuarially reduced pension from the scheme's Normal Pension Age.
- The same arrangements should apply for ill-health retirees as for early retirees (i.e. an actuarially reduced pension from the scheme's Normal Pension Age), to reduce the difference between leaving for reasons of fitness and for ill-health.
- The arrangements for ill-health retirement with a qualifying injury should follow the current arrangements in the New Firefighters' Pension Scheme 2006.
- There should be improved ill-health and fitness data collection.
- There should be further reviews of the Normal Pension Age once fitness standards and sufficient data has been collected.

Background

2. The Proposed Final Agreement for the Firefighters' Pension Scheme set out that the Normal Pension Age would be subject to regular reviews, considering the increasing state pension age and any changes to it, alongside evidence from interested parties. The Agreement set out that these regular reviews would be informed by research to be carried out within the auspices of the Firefighters' Pension Committee.
3. At the 44th meeting of the Firefighters' Pension Committee, committee members agreed the terms of a review into the Normal Pension Age for firefighters following a paper submitted by the Local Government Association.
4. Dr Williams, a consultant occupational physician, was appointed to lead the review by the then Fire Minister, Bob Neill MP. Dr Williams was supported by Dr David Wilkinson, Dr Victoria Richmond, and Dr Mark Rayson (all Optimal Performance Ltd). A review board was convened, and also included Richard Stevenson (senior health and fitness advisor, South Wales Fire and Rescue Service), Sean Starbuck and Ian Murray (both Fire Brigades Union), and James Dalgleish (London Fire Brigade on behalf of the Local Government Association).
5. The review was informed by data from a substantial number of fire and rescue services.

FPC Secretariat