Steve Wright General Secretary
Bradley House, 68 Coombe Road,
Kingston Upon Thames, Surrey, KT2 7AE
fbu.org.uk | @fbunational
020 8541 1765 | office@fbu.org.uk

«NameLine1» «RegionBrigade» «StationCode»
«OtherName»
«Address1»
«Address2»
«Address3»
«Address4»
«Address5»
«Address6»

Circular: 2025HOC0250MR

Date: 25 July 2025

To: All Members

Dear Member

Fire brigades Union (FBU) meeting with Fire Minister: Pensions

The FBU invited the Fire Minister Alex Norris to address Conference 2025 and were pleased that he accepted that invitation.

Prior to the Fire Minister addressing Conference the General Secretary Steve Wright and National Officer Mark Rowe met the Fire Minister to raise a number of specific pensions matters directly with him. When addressing FBU Conference delegates, the Fire Minister committed to convene a meeting with members of the Ministry of Housing, Communities and Local Government (MHCLG) pensions team, the General Secretary and national officer Mark Rowe to address the pensions matters that had been raised with him. This meeting was held 22 July 2025. During the meeting the FBU raised four key areas of concern in relation to firefighter and firefighter control pensions that the union is seeking either immediate action on or further detailed discussion. The Fire Minister committed to bring together a team from MHCLG fire pensions to meet the FBU to commence those detailed discussions. That meeting is scheduled for 1 September 2025.

At the meeting 22 July 2025 the FBU raised the four issues that the union believe require either immediate resolution or more detailed discussion, they are detailed below. This is not an exhaustive list of the pensions matter that the FBU wish detailed discussion on, there are other pensions related matters that the FBU will be raising. Members should note that items 2, 3 and 4 below do not have any agreement with Government to resolve these issues, we may not be able to resolve them. They are pensions issues that the FBU has raised with previous governments, but this is the first time that a Fire Minister has agreed to meet the FBU, and following that meeting schedule MHCLG departmental meetings in order to enable the union to present our evidence, outline our rationale and discuss our arguments in detail directly with the department responsible for fire pensions.

1. **Remediable Service Statements (RSS)**

All members who were moved onto the 2015 Firefighters Pension Scheme between 1 April 2015 and 31 March 2022 (the ‘Remedy Period’) were due to receive an RSS by 31 March 2025 explaining their right to choose to return to their legacy scheme for the Remedy Period and what this would mean in regard to their pension entitlement as compared to remaining in their current scheme for this period. The Union has been continually raising our concerns over the delays at each of the respective Scheme Advisory Board meetings directly with those administrators, software suppliers and Government departments responsible.

The FBU 1 April 2025 wrote to the Deputy Prime Minister Angela Raynor, Ministry of Housing, Communities and Local Government (MHCLG) regarding the failure of fire authorities to provide all affected members with Remediable Service Statements by 31 March 2025.

The FBU advised members to submit complaints under the fire and rescue services Internal Dispute Resolution Procedure (IDRP). At the meeting 22 July 2025 the FBU repeated those concerns and reported that whilst some members had now received their RSS, many had still not. The Fire Minister was aware of this issue, expressed concern and committed to prioritise this issue within his department. Members are assured that this is a priority for all parties and therefore a priority for discussion at the 1 September meeting.

2. **Firefighter Control, access to firefighters' pension scheme**

Firefighter Control members are currently in the Local Government Pension Scheme (LGPS). The FBU reported to the Fire Minister that our Control members are operational frontline firefighters, that they are the first point of contact for members of the public reporting an emergency. They mobilise crews, manage incidents, deploy initial and additional resources and undertake fire survival calls: to name only a few of our members in Control responsibilities. The Normal Pension Age in the LGPS is linked to the State Pension Age, but with a minimum age of 65. Control members work the same shifts as firefighters and are exposed to the same risks of mental ill-health as firefighters, they also face very specific operational risks from working in control rooms.

The FBU position is that the firefighters pension scheme must be available to our Control members should they wish to join it. The FBU will progress our case at the 1 September meeting.

3. **'The Pensions Trap'**

This is a particular problem regarding the closure of the 1992 FPS for members who have accrued an entitlement to benefits under the 1992 Scheme and also under the 2015 Scheme.

It concerns the interaction of the pension ages for the 1992 FPS and the 2015 FPS, the fact that a member who has accrued benefits in the 1992 Scheme cannot draw their 1992 Scheme benefits without retiring from their FRS, and the fact that if a member takes his or her 1992 Scheme benefits after the age when they first became available there is no uplift to account for the fact that they are being taken late. They can take their 1992 Scheme pension at the same age that applied before April 2015, but the financial consequences can be severe. The real core of the problem is the age 60 pension age applicable under the 2015 Scheme.

The risk of course is that members will not be able to maintain their cardio-vascular fitness into their late 50s, without qualifying for ill-health retirement. This was recognised in the Williams Report, which recommended that firefighters over the age of 55 who can no longer meet the fitness requirement should be allowed to leave early on a reduced pension calculated so there is no overall financial advantage or disadvantage to the firefighter (or to the pension scheme) from the member leaving before the normal pension age.

The problem for firefighters who have service in the 1992 FPS and in the 2015 Scheme is that whatever choice they make when they reach the age of 50 or 55 they stand to lose out. Unless the regulations are changed this continues to be lawful. The commitment from discussion on this issue from the Fire Minister enables the FBU to evidence our arguments in detail directly to the department and to progress our argument for legislative change.

4. **2015 Firefighters Pension Scheme: Retirement age of 60**

Members are aware that the FBU has never accepted that a Normal Pension Age (NPA) of 60 adequately reflects the occupational hazards faced by firefighters, nor does it reflect the requirement to maintain a high level of fitness until age 60. The FBU believe a more suitable NPA to be 55.

The FBU believe an NPA of 60 to be unsuitable due to:

1. The physically demanding nature of the Job

Firefighting requires a high level of physical fitness, including tasks like working in extreme heat, carrying heavy equipment, climbing ladders, rescuing people, and working in many dangerous high-stress environments.

As firefighters age, natural declines in strength, stamina, flexibility, and cardiovascular fitness make it much harder to meet the physical demands safely and effectively. Studies (inc the Williams Report) show that most firefighters will struggle to maintain operational fitness into their late 50s, putting them at risk of injury or of being medically unfit for duty.

2. Health and Safety Risks

Older firefighters face a higher risk of injury and long-term musculoskeletal damage, particularly in emergency situations. Reduced fitness can compromise safety, both for the firefighter and for the people they are trying to rescue.

The FBU argues that forcing older, less physically capable firefighters to remain operational undermines public safety.

3. High Risk of Dismissal on Health Grounds

Firefighters who cannot meet fitness standards may be dismissed on capability grounds, even if they are not yet at pensionable age. The FBU has argued that this could lead to thousands of firefighters retiring early with reduced pensions or even without access to full pensions at all, effectively penalising them for ageing.

Why this particularly affects female firefighters

1. Lower average muscle mass and strength

On average, women have lower levels of upper body strength and muscle mass compared to men, making it more difficult to meet the physical demands of the job in later years.

This difference means that age-related physical decline tends to have a more immediate and pronounced impact on female firefighters' ability to meet fitness standards.

2. Smaller proportion in the workforce

Women remain a minority in the fire service, which means fewer role models, less tailored support, and less accommodation for the different ways ageing affects female physiology. Policies that do not consider these differences risk disproportionately forcing women out of the service early, potentially affecting career progression and pension entitlements.

3. Disproportionate impact on pension security

Women in the fire service are more likely to:

- Have career breaks (e.g., for maternity or caring responsibilities)
- Be in lower ranks (and therefore earn less)

The NPA of 60 increases the likelihood that women will:

- Leave early with less pension accrued, or
- Be dismissed due to capability and thus lose pension rights altogether.

The Fire Brigades Union argues that expecting all firefighters—especially female firefighters—to work until 60 is:

- Unrealistic, given the physical nature of the job
- Unsafe, both for firefighters and the public
- Potentially discriminatory, particularly for women and older workers
- Economically unjust, as many would be pushed into early retirement on reduced pensions.

The Fire Brigades Union continues to fight for pensions justice for all.

Yours in solidarity,

Mark Rowe
National Officer