



Department for
Communities and
Local Government

Firefighters' Pension Scheme (1992) and New Firefighters' Pension Scheme (2006)

Proposed increases to employee contribution rates, effective from 1
April 2013 – Consultation

Summary of consultation responses and the Government's
response

© Crown copyright, 2013

Copyright in the typographical arrangement rests with the Crown.

You may re-use this information (not including logos) free of charge in any format or medium, under the terms of the Open Government Licence. To view this licence, visit <http://www.nationalarchives.gov.uk/doc/open-government-licence/> or write to the Information Policy Team, The National Archives, Kew, London TW9 4DU, or e-mail: psi@nationalarchives.gsi.gov.uk.

This document/publication is also available at www.gov.uk/dclg

Any enquiries regarding this document/publication should be sent to us at:

Department for Communities and Local Government
Eland House
Bressenden Place
London
SW1E 5DU
Telephone: 030 3444 0000

March, 2013

ISBN: 978-1-4098-3815-9

Contents

Section 1	Introduction	2
Section 2	Consultation proposals	4
Section 3	Consultation process	5
Section 4	Summary of Responses	6
Section 5	Conclusion	15
Annex A:	Employee Contribution Tariffs	16

1. Introduction

- 1.1. The Government commissioned Lord Hutton of Furness to review public service pension schemes and to make recommendations on how they can be made sustainable and affordable in the long term, and fair to both public sector workers and the taxpayer.
- 1.2. In his interim report published on 7 October 2010, Lord Hutton set out that the value and cost of public service pensions have increased by around a third because of longer life expectancy over the last fifty years, and that these costs had generally fallen to the taxpayer. Lord Hutton therefore recommended that, if the Government wanted to make short term savings, then raising employee contributions would be the most effective way. This would also make for a fairer balance between what employees pay and other taxpayers contribute.
- 1.3. The Government accepted Lord Hutton's rationale and announced at Spending Review 2010 the intention to raise employee contributions in public service pension schemes by 3.2 percent of pensionable pay, on average, to be phased in over a three year period from April 2012.
- 1.4. The Government also determined a number of design parameters to ensure that any proposed increases in contribution rates should protect low earners and be progressive, so that high earners pay proportionately higher increases to reflect their more generous pensions. In particular that:
 - There should be no increase in employee contributions for those earning less than a Full Time Equivalent salary of £15,000.
 - There should be no more than a 1.5 percentage point increase in total by 2014-15 for those earning a Full Time Equivalent Salary of up to £21,000.
 - High earners will pay more, but no more than 6 percentage points (before tax relief) by 2014-15.

Firefighters' Pension Schemes

- 1.5. A statutory consultation proposing increases in the firefighters' pension schemes in England from 1 April 2012 was published in September 2011. This consultation proposed employee contribution tariffs that were designed to deliver a 1.28 percentage point increase, on average, across the two firefighters' pension schemes. In light of the responses received to the statutory consultation, Ministers decided it was appropriate, in the specific case of the firefighters' pension schemes, to proceed with an altered contribution rate. This altered rate sought to generate an increased yield of 0.64 percentage points from 1 April 2012, rather than the originally proposed 1.28 percentage points.

- 1.6. On 29 November 2012 the Government published a 8 week consultation¹ on the proposed changes to increases in employee contributions by 1.28 percentage points from April 2013 (leading to a cumulative 1.92 percentage point increase during 2012-13 and 2013-14) for the two firefighters' pension schemes in England. This document provides a summary of the views and comments received from individuals, employers and interested representative bodies, together with the Government's response.
- 1.7. Alongside the consultation document, the Department published a (partial) Equality Statement² that set out the Department's consideration of the impact of the proposed 2013-14 pension contribution increases in the Firefighters' Pension Scheme (1992) and the New Firefighters' Pension Scheme (2006) on the protected groups. The equality statement has now been updated, to take account of the responses to the consultation, and has been published alongside the Government response.

1 https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/15615/employee_contributions.pdf

2 https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/15628/Equality_statement_partial.pdf

2. Consultation Proposals

2.1. The consultation sought views on proposed increased levels of employee contribution rates in the firefighters' pension schemes in England, effective from 1 April 2013, and the different levels of increase for the Firefighters' Pension Scheme 1992 ("the 1992 Scheme") and the New Firefighters' Pension Scheme 2006 ("the 2006 Scheme").

2.2. The Department invited respondents' views and any evidence on all aspects of the consultation and in particular to the following four questions:

- Question 1 - Do the proposed tiered contributions meet the design parameters as set by the Government?
- Question 2 - Are there any consequences of the proposed contribution tiers that you consider have not been addressed?
- Question 3 - Do you consider that there are equality issues, which the Department hasn't considered in the published (partial) Equality Statement, which will result in individual groups being disproportionately affected by the proposed contribution tiers? If so, what do you consider to be the nature and scale of that disproportionate effect?
- Question 4 - Is there a tariff which you think will help to further minimise any opt outs from the firefighters' pension schemes, but will deliver the cumulative 1.92 percentage point increase across 2012-13 and 2013-14?

3. Consultation process

- 3.1. The consultation was open from 29 November 2012 until 25 January 2013. The consultation document was available on the GOV.UK website³ and responses could be returned to the Department for Communities and Local Government by email or by post.
- 3.2. On publication, the Department drew the consultation paper to the attention of members of the Firefighters' Pension Committee, which includes trade unions, the Local Government Association and other key representative bodies. The Department also announced the consultation in the 'Fire and Rescue Monthly Bulletin', which was sent, on 3 December 2012, to the chairs of all fire and rescue authorities, the chief executives of the county councils, the clerks to all fire and rescue authorities, the London Commissioner, and the chief fire officers of all fire and rescue authorities.
- 3.3. A total of 22 responses were received to the consultation, broken down as follows:

Individual scheme members	8
Employers	10
Representative bodies	4

- 3.4. Employer and trade union responses in some cases included summaries or surveys of views expressed by their staff or members.
- 3.5. The Department has considered the comments and evidence provided in each consultation response and, in the next section, offers a summary of the responses to the particular consultation questions.
- 3.6. Some respondents offered comments on aspects of public service pension reform which were outside the scope of this consultation exercise. These comments were not considered as part of this consultation.

³ <https://www.gov.uk/government/consultations/firefighters-pension-scheme-increases-to-employee-contribution-rates-from-1-april-2013>

4. Summary of Responses

- 4.1. A few respondents offered support for elements of the proposals as set out in the consultation, for example, the protection for 2006 Scheme members or the continuation of tiered pensionable pay bands. However, many respondents did not agree with the proposals; with some arguing that further increases were not necessary at all and others stating that Government had not taken adequate account of research undertaken into firefighters' attitudes to their pension scheme, including on increased contributions.
- 4.2. A key concern expressed by several respondents was the impact of further increases on the numbers of people choosing to join or remain members of the schemes. Some argued that the data collected in respect of the number of people leaving their scheme (the 'opt outs') in 2012-13 was not indicative of the future position and that Government's overall assumptions on opt out rates were therefore too low.
- 4.3. These, and other, issues raised as part of the consultation process are expanded on under the relevant questions.

Question 1: Do the proposed tiered contributions meet the objectives set out by the Government in the Spending Review?

Consultation responses:

- 4.4. There were 12 (55%) respondents who offered a specific response to this question, or who made comments which have been considered as responding to this question.
- 4.5. Of those responding to this question, 7 (58%) agreed that the proposed tiered contributions met the Government's objectives. However, 4 (33%) respondents commented that this was provided that the number of opt outs or those choosing not to join the schemes did not increase. Respondents questioned whether the Government had taken adequate account of the potential impact on the numbers of people choosing to leave the schemes. The issues of opt out rates and non joiners is addressed more fully in question two. One respondent commented that it was impossible to answer the question without access to the full evaluation used to determine the cumulative 1.92 percentage point increase.
- 4.6. Some respondents suggested that the Government's objective of making savings of 3.2% across all public sector schemes did not recognise that firefighters, especially those in the 1992 Scheme, already faced one of the highest contribution rates in the public sector and it was unfair to make them pay more. One respondent argued that the increase in yield from the high contribution rates faced by firefighters was insignificant in the overall cost of public service pension schemes.

- 4.7. A tiered system for contribution rates was introduced from 1 April 2012. One respondent commented that the continued use of a tiered system was the most effective way of ensuring fairness in any changes, and addressing any inequalities within a final salary scheme. However, others disagreed with the tiered approach setting out examples of when this would not be effective and citing unfairness. This is addressed more fully in question two.
- 4.8. 3 (25%) of the respondents to this question queried the introduction of a new pensionable pay band of 'more than £15,000 and up to and including £21,000', to protect low earners. This was seen as misleading as no firefighters fell into this pay band, and because the tiered bands were based on full-time equivalent rates the protection would not cover those low paid earners such as retained firefighters or those who chose to work part-time.
- 4.9. Other respondents suggested that the proposals for 2013-14 should not be considered in isolation from proposed increases for the following year, or broader pension reforms.

Government response:

- 4.10. Since the statutory consultation on contribution increases closed, the Department has considered the responses and evidence received.
- 4.11. Whilst respondents are correct that firefighters pay a high rate of contributions compared to other public service pension scheme members, this reflects that the 1992 Scheme is one of the most expensive public service pension schemes at 37.5% of pensionable pay, reflecting the provision for double accrual and lower retirement age which are not features of most other public service pension schemes.
- 4.12. The Government concludes that it is appropriate to continue with the basis of tiered contribution rates. Tiered bandings are not an uncommon feature in pension scheme design and can be indicative of the level of pension benefits built up on retirement.
- 4.13. It is recognised that the introduction of a new pensionable pay band for those earning between £15,000 and £21,000 is not currently applicable to a firefighter, all of whom earn a salary of more than £21,000 on a Full Time Equivalent basis. However, as explained in the consultation document, the inclusion of the new pay band is appropriate to ensure that the proposals fit with the Government's design parameters to protect low earners, namely that:
- There should be no increase in employee contributions for those earning less than a Full Time Equivalent salary of £15,000
 - There should be no more than a 1.5 percentage point increase in total by 2014-15 for those earning up to a Full Time Equivalent salary of £21,000

4.14. The inclusion of these pay bands and tariffs ensure that tariffs remain appropriate if new firefighter roles are introduced in the future, with salary levels determined by the National Joint Council for fire and rescue services. The issue of part-time workers is considered in the published equality statement.

Question 2: Are there any consequences of the proposed contribution tiers that you consider have not been addressed?

Consultation responses

4.15. There were 19 (86%) respondents who offered a specific response to this question, or made comments which have been treated as a response to this question.

4.16. The majority were opposed to any increase, or the level of increases consulted upon. The consequences raised by respondents are grouped below.

Opt outs and non-joiners

4.17. Of those who responded, many expressed concern that the proposed increases would be the tipping point in opt outs. The results of independent research, commissioned by the Firefighters' Pension Committee, were cited which found that the majority of firefighters would consider opting out of their pension scheme when contributions rose above 2 percentage points. Some respondents also suggested that there would be a significant number of opt outs from April 2015, when the new pension reforms were implemented, with the exception of those firefighters who were transitionally protected and could remain in the 1992 Scheme.

4.18. Many respondents expressed the view that the actual rate of firefighters opting out of the schemes during 2012-13 (0.5% of overall scheme membership at December 2012) was not indicative of the long term picture, with the lower contribution rates implemented for 2012-13 regarded as being effective in mitigating the number of opt outs. A representative body's own survey⁴ showed that 54% of members (double the results of the survey conducted in 2011) would be likely or very likely to opt out of the scheme if contribution rates increased, with the percentage increasing to 70% among younger members.

4.19. One respondent agreed that protection needed to be provided for 2006 Scheme members to minimise the overall number of opt outs.

Workforce management issues

4.20. Workforce management issues were also cited as reasons for not increasing contributions, especially through the use of a tiered contribution tariff. Several respondents suggested that tiered contribution rate increases could i) put off firefighters from applying for promotion, with the representative body's own survey showing that 71% of firefighters would be put off seeking promotion due to the higher tariffs and ii) have an adverse impact on senior managers, who would face large increases, leading to an increase in early retirements. In addition, the

⁴ Conducted in October/November 2012 of a total sample size of over 7,000 staff

tiered contribution rate increases were claimed to either act as a disincentive for new recruits to join the scheme or a potential recruit from joining the service. Respondents argued that these actions would have a significant impact on succession and workforce planning for the service in the future.

- 4.21. It was suggested that the above issues could impact on the sustainability and affordability of the schemes, with some respondents suggesting that the increases would be financially self-defeating. Actuarial analysis was provided by one respondent which suggested that no savings would be made if 9% of members opted out of the schemes.

Tiered contribution rates

- 4.22. Many respondents disagreed with the continued use of tiered contribution rates. Some respondents were concerned that the tiered contributions did not reflect the current role structure, or account for higher salaries in London due to London weighting. This would mean that a member working in London would pay a higher contribution rate than a colleague of the same role in other parts of the country. In addition, as the tiered contributions did not reflect the role structure, it was claimed that there could be an administrative impact when implementing the contribution increases.

- 4.23. One respondent also made a comparison with the Local Government Pension Scheme, suggesting that the highest tier band should be set at over £150,000 (like the Local Government Pension Scheme) rather than over £120,000. It was also suggested that tiered bandings should be up-rated in some way (Local Government Pension Scheme tiered bandings rise by the formula for pensions in payment (Consumer Price Index) in each year), so as not to disadvantage those in receipt of national pay awards. However, it was acknowledged that this suggestion would not have any impact as the result of the recent 1% national pay award, but could do over time.

Other factors

- 4.24. Several respondents also felt that the increases should not be considered in isolation from other factors such as the increased cost of living, recent pay freezes and changes in Government policy, including the introduction of the Single Tier Pension and the Annual Allowance charge.

Government response

- 4.25. The firefighters' pension schemes will continue to offer a pension that is among the very best, providing a guaranteed pension level for all employees. There will remain a strong economic rationale for members to remain in the scheme, and members will continue to benefit from tax relief on contributions.

Opt outs and non-joiners

- 4.26. Opt out rates from April to December 2012 show that the total number of opt outs is 0.5% of scheme membership (0.4% of the payroll): with 0.2% of members opting out of the 1992 Scheme, 1.5% of regular firefighter members, and 0.5% of retained firefighter members, opting out of the 2006 Scheme. This compares with 0.9% of members opting out of the schemes in 2011-12, prior to the introduction of increased employee contributions.
- 4.27. The number of non-joiners to the 2006 Scheme is 0.5% of scheme membership for regular firefighters (excluding those firefighters that have been re-employed following retirement) and 1.2% for retained firefighters. However, it is recognised that some retained firefighters will already be members of a scheme in their regular employment capacity. This compares with 2.0%, as a percentage of total membership, of regular and retained firefighters that were enrolled in the scheme.
- 4.28. The results of the Independent Research, commissioned by the Firefighters' Pension Committee, also found that members of the 1992 Scheme were strongly wedded to their pension scheme although members of the 2006 Scheme were more ambivalent about continued membership.

Workforce management issues

- 4.29. The Government has considered the impact of promotions in firefighter roles, based on current national pay scales in 2012, and does not believe that a firefighter would be worse off in terms of take home pay under the proposals if they took promotion. These members will also continue to receive higher pension benefits following promotion.
- 4.30. Higher contribution rates paid by more senior officers reflect the higher level of benefits they can expect to receive. Members of the 1992 Scheme can retire at any point from age 50 with 25 or more years' pensionable service. However, we know from scheme experience that most members retire once they have accrued maximum pensionable service of 30 years with the double accrual provision (where, after twenty years service, each year and day of pensionable service is doubled) acting as an incentive for members to remain in the Scheme.

Tiered contribution rates

- 4.31. As part of the previous consultation, the Government actively considered linking contribution bands to roles and pay scales, including taking account of higher salary bands in London. However, the Government took the view that the most practical and pragmatic option is to link contribution rates to pensionable pay and therefore the pension benefits that the member would receive, rather than their role. For instance, some individuals in a firefighter role earn more than the equivalent role paid in accordance with the national pay scales, due to local pay agreements. These higher salary levels will in turn be reflected in a member's final pension benefits. It is appropriate, therefore, that contributions reflect benefits and salary, not roles.

- 4.32. With the exception of the introduction of the new pensionable pay band for members earning between £15,000 and £21,000, tiered bands are in line with those implemented on 1 April 2012. It is not thought that the introduction of this new pay band will place an administrative burden on fire and rescue authorities, especially as no firefighters currently fall within this pay band.
- 4.33. In considering the contribution rates applicable for 2013-14, account has been taken of the workforce demographics where a large proportion of the firefighter workforce earns between £28,000 and £40,000. To increase the tier of the higher pay band to over £150,000 may require a further yield to be generated at the lower tier bands. Comparisons with the pay bands for the Local Government Pension Scheme are not directly relevant due to the different workforce demographics between local government and the fire and rescue service and the different level of scheme benefits.
- 4.34. Consideration has been given as to whether the tiered bandings should be up-rated to take account of national pay awards but the Department has concluded that, at this time, there is no requirement to introduce them. Where the national pay increases are lower than a form of uprating, this may lead to a situation where a larger number of firefighters fall into the lower tier bands and contributions therefore have to be increased within the lower bands to generate the required yield. However, the level at which the tiered bands are set will be kept under review and will be considered as part of the consultation on contribution rates for 2014/15.

Other factors

- 4.35. In terms of financial pressures on household incomes, the Government has sought to ensure that the proposed increases are spread fairly. This is why increases are being phased in over a three year period from April 2012, and are progressive.
- 4.36. The Government recognises that there will be an end to the lower level of National Insurance contributions paid by members of contracted out pension schemes, following the introduction of the Single Tier Pension. However, these changes will not be introduced until April 2017 at the earliest when most workers could get an extra state pension as part of the change to the single tier pension.

Question 3: Do you consider that there are equality issues, which the Department hasn't considered in the published (partial) Equality Statement which will result in individual groups being disproportionately affected by the proposed contribution tiers? If so, what do you consider to be the nature and scale of that disproportionate effect?

Consultation responses

- 4.37. There were 15 (68%) respondents who offered a specific response to this question, or made comments which have been considered as responding to this question.

4.38. The published (partial) Equality Statement set out the individual groups(s) that, following the consultation about employee contribution rates from 1 April 2012, respondents had identified as being disproportionately affected by the proposed changes and the possible consequences. These included:

- older members,
- younger members;
- part time workers.

4.39. Some respondents to the recent consultation suggested that older members who have progressed through the ranks, and more likely to be high earners, could be disproportionately affected by having to pay higher contribution rates and having less time to adjust their personal financial plans. However, some argued that younger members would have to pay disproportionately more across their career. One respondent suggested that firefighters on the retained duty system, or working part-time, would be discriminated against because tiered bandings were based on full-time equivalent salary rates and there would therefore be no protection for those earning a low salary.

4.40. Two respondents suggested that there had been an increase of non-joiners among women or ethnic minority staff compared with other groups, and highlighted the need for detailed monitoring and assessment of the equality impact of these groups.

4.41. Further groups were identified by respondents as being disproportionately affected by the proposals, although it was acknowledged by some that these groups were not covered by the Equality Act:

- single parent families or single earning families could be affected by the changes because many may struggle to meet higher contributions
- personnel in the 1992 Scheme were more likely to be affected as they were subjected to greater increases due to them being less likely to opt out of the scheme
- an equality issue existed between high and low earners due to the use of tiered contributions, with higher tiered earners being penalised
- new entrants to the 2015 scheme would be expected to pay for the retention of benefits that members had built up in the current pension schemes
- an equality issue existed between higher earners in the firefighters pension scheme compared with those high earners in other public sector pension schemes.

4.42. One respondent suggested that all groups would be affected equally.

Government response

4.43. The Government has considered whether there are equalities issues that will mean that any group with a protected characteristic will be disproportionately affected by the proposals, and has taken account of the comments and views expressed in response to this consultation. Detailed consideration is set out in the published equality statement.

4.44. Having had due regard to the potential impact on any specific group, the Government has concluded that the tariffs consulted on for the 1992 and 2006 Schemes represent a reasonable and proportionate means of achieving its objectives. In particular, the Government is clear that the tiered contribution rates are consistent with its objective to ensure that the increase is progressive and protects the lower paid and that higher earners will contribute more towards their pensions. Workforce demographics, and pension benefits, differ across the public service and comparisons between schemes are not appropriate.

4.45. The Government has carefully considered the views expressed concerning female and ethnic minority workers. Evidence suggests that these protected groups tend to be newer, lower paid, recruits to the fire service and therefore, if they chose to do so, would become members of the 2006 Scheme. Some protection has been provided for 2006 Scheme members, who appear to be the workforce demographic most likely to opt out of their pension scheme, and the tiered contribution bands should also offer some protection to those in lower pay bands.

Question 4: Is there a tariff which you think will help to further minimise any opt outs from the firefighters' pension schemes, but will deliver the cumulative 1.92 percentage point increase across 2012-13 and 2013-14?

4.46. **Consultation responses:** There were 12 (55%) respondents who offered a specific response to this question, or made comments which have been considered as responding to this question. Some respondents were totally opposed to any further increases in 2013-14, stating that the Government needed to recognise the higher contribution rates already in place for firefighters and that the further increases did not align with other austerity measures imposed by the Government.

4.47. It was suggested by some that, if increases needed to be made, then they should be at a lower rate than that proposed and implemented over a longer period of time in order to meet the full savings of 3.2%. It was suggested that the reduced contribution rates in 2012-13 had gone some way to mitigate opt outs in that year.

4.48. Three other general suggestions were made:

- Those public service employees paying a contribution rate of less than 11% now should pay more so that the burden of increases was spread more fairly across the board
- Those employees in higher tax bands should pay higher contributions

- That consideration should be given so that members had a choice of alternative options such as the proposed 50/50 option, where members can pay 50% contributions for a 50% pension, for the 2014 Local Government Pension Scheme

Government response

4.49. In response to the comments made:

- The 1992 Scheme, where member contributions exceed 11%, remains one of the most expensive public service schemes at 37.5% of pay. Asking other public service scheme members to pay higher levels of contributions would not help rebalance the cost of the Firefighter Pension Scheme between taxpayers and the scheme members.
- One of the Government's design parameters is that high earners should pay more, but no more than 6 percentage points (before tax relief) by 2014-15. The Government believes that the proposed contribution levels for firefighters strike the right balance between higher earners paying more but not being adversely affected by the increases, particularly when considering the higher levels of tax relief that high earners benefit from.
- To introduce alternative contribution options, such as a 50/50 option, would see a loss of employee income into the firefighters' pension schemes and would not achieve the required savings of 3.2%. This would therefore see members having to face higher contribution increases to deliver the necessary savings.

5. Conclusion

- 5.1. Government policy is to ensure a fairer distribution of costs between the taxpayer and employee. As Lord Hutton recommended, raising employee contribution rates was the most effective way to achieve this. The cost of the schemes, due to increased longevity, has mainly fallen on the taxpayers.
- 5.2. Ministers have considered the statutory consultation responses, and the evidence on firefighters opting out or choosing not to join the pension scheme. The Government has noted that opt outs remain low and on a similar basis to the number of opt outs in 2011-12. The Government has therefore concluded that there remains a rationale to proceed with increased contributions from April 2013 as set out in the consultation (and included at **Annex A**), to help rebalance costs between the taxpayer and public service workers.
- 5.3. The Government has also concluded that there remains a rationale to provide some protection for members of the 2006 Scheme who, of the two Schemes, appear to be the workforce section most likely to opt out.
- 5.4. The Government is mindful of the need to continue monitoring the effects of contribution increases. All evidence will be carefully considered, including on those opting out or choosing not to join the scheme, before making decisions on contribution increases from April 2014.
- 5.5. No comments were received concerning the draft amending Orders themselves, which were annexed to the consultation document.

Annex A

Employee Contribution Tariffs

The following set out the employee contribution tariffs to apply to the firefighters' pension schemes from 1 April 2013.

Firefighters' Pension Scheme (1992) in England

Pensionable pay band	Current rate (%)	Proposed increase from 2013-14 (percentage points)	Increase net of tax relief (percentage points)*	Total contribution rate 2013-14 (%)
Up to and including £15,000	11.0	0.0	0.0	11.0
More than £15,000 and up to and including £21,000	11.6	0.3	0.24	11.9
More than £21,000 and up to and including £30,000	11.6	1.3	1.04	12.9
More than £30,000 and up to and including £40,000	11.7	1.5	1.20	13.2
More than £40,000 and up to and including £50,000	11.8	1.7	1.36 (based on 20% tax relief) or 1.02 (based on 40% tax relief)	13.5
More than £50,000 and up to and including £60,000	11.9	1.8	1.08	13.7
More than £60,000 and up to and including £100,000	12.2	1.9	1.14	14.1
More than £100,000 and up to and including £120,000	12.5	2.0	1.20	14.5
More than £120,000	13.0	2.0	1.20	15.0

* The specific rate of tax relief depends on the members' personal circumstances.

New Firefighters' Pension Scheme (2006) in England

Pensionable pay band	Current rate (%)	Proposed increase from 2013-14 (percentage points)	Increase net of tax relief (percentage points)*	Total contribution rate 2013-14 (%)
Up to and including £15,000	8.5	0.0	0	8.5
More than £15,000 and up to and including £21,000	8.8	0.3	0.24	9.1
More than £21,000 and up to and including £30,000	8.8	0.8	0.64	9.6
More than £30,000 and up to and including £40,000	8.9	1.0	0.80	9.9
More than £40,000 and up to and including £50,000	9.0	1.1	0.88 (based on 20% tax relief) or 0.66 (based on 40% tax relief)	10.1
More than £50,000 and up to and including £60,000	9.1	1.1	0.66	10.2
More than £60,000 and up to and including £100,000	9.3	1.2	0.72	10.5
More than £100,000 and up to and including £120,000	9.5	1.3	0.78	10.8
More than £120,000	9.7	1.4	0.84*	11.1

* The specific rate of tax relief depends on the members' personal circumstances.