



Home Affairs Committee

Oral evidence: Police pensions and wellbeing, HC 772

Wednesday 22 May 2024

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Members present: Dame Diana Johnson (Chair); Brendan Clarke-Smith; Simon Fell; Kim Johnson; Marco Longhi.

Questions 1 - 38

Witnesses

I: Antony Hope, Administrator, Police Pensions Q&A Facebook Group; David Watkins, Managing Director, XPS Administration; Clair Alcock, Head of Police Pensions, National Police Chiefs' Council.

II: Paul Williams, Wellbeing Co-Lead, Police Federation of England and Wales; Dr Jess Miller, Principal Investigator in Policing Trauma, Department of Sociology, University of Cambridge; Andy Rhodes, Director, National Police Wellbeing Service.

Written evidence from witnesses:



Examination of witnesses

Witnesses: Antony Hope, David Watkins and Clair Alcock.

Q1 **Chair:** Good morning and welcome to the Home Affairs Committee. This is our one-off session on police pensions and wellbeing. Apologies for the delay this morning in starting our session. Can I also just welcome the police committee from the Thai Parliament who are observing the Committee this morning. You are very welcome to Parliament.

The aims for this session this morning are as follows: in the first panel, we want to understand the efficacy of the implementation of the McCloud remedy, the measures intended to remedy age discrimination that took place due to public service pension reform, and the impact of continued uncertainty on serving and retired officers; in the second panel, we want to explore the extent to which mental health support across the police service is fit for purpose, and what more may need to be done.

I also want to warn those watching the session that some of the content being discussed may be of a distressing nature. Last week was mental health awareness week, and today we will be exploring police wellbeing, as I have just set out. I would like to encourage those in need of support to contact charities that can help, including the Samaritans or Mind.

Welcome to our first panel this morning. We have Mr Hope from the Police Pensions Q&A Facebook Group—Mr Hope, you are online—and then we have two witnesses in the room. I will just ask everybody to introduce themselves.

Antony Hope: My name is Antony Hope. I am a retired police officer. I retired in November 2022. I created the Facebook page as a result of the McCloud remedy and the delays to it that we had not initially envisaged. I am here today to explain that and to be a voice for many of the officers who were affected.

Clair Alcock: Good morning. I am Clair Alcock, and I am head of police pensions for the NPCC.

David Watkins: Good morning. I am David Watkins. I am the managing director of XPS. We are one of the 12 administrators that work with forces to deliver both the remediation and the ongoing administration of police schemes.

Q2 **Chair:** Just to be clear, you are one of a number of companies.

David Watkins: We are one of 12 either third-party or in-house administrators. Some of the forces deliver the services themselves.

Q3 **Chair:** Yes, so you can only really speak for your own company.

David Watkins: That is right.

Q4 **Chair:** You are not speaking on behalf of the other 11.

David Watkins: That is correct, yes.



Q5 **Chair:** We have limited time today, but I want to give everybody the opportunity to say what they want to say to the Committee. I wondered if we could start by asking Ms Alcock to set out the problems with the police pension reform that the McCloud remedy is set to fix, and what it does. Could you just set that out for us? Then I am going to come to Mr Hope to set out what his issue is with what is going on, so that we are all very clear. Then we will come to you, Mr Watkins.

Clair Alcock: Thank you. Many thanks for the opportunity to talk to the Home Affairs Committee about this particularly important project. In terms of remedy, it is helpful for me to draw out what remedy is and what it does, and then particularly how that affects people who are making choices.

We use “remedy” as the term for rectifying the age discrimination that was found in the pension reforms of 2015. That was across all of the public sector. It is important to note, in particular, that that discrimination was not found in the 2015 scheme itself.

When the 2015 reforms were introduced, protections were given for older members so that they could stay in their old schemes. It was that protection that was found to be discriminatory. It was that element that was found to be discriminatory by the Court of Appeal in 2018. We have been through the journey of rectification since then, including the framework of legislation.

To remedy that discrimination that was found—again, remembering that the 2015 scheme itself is not discriminatory—everybody has to be treated the same from a certain point. We cannot go back and remove the protections from those members who received them, because that would be levelling down, so we have to top up the pensions of those who did not receive the protections so that they are all treated the same from a certain point.

From 1 April 2022, everybody is now in the 2015 scheme with no protections. We refer to remedy as the retrospective exercise to go back and retrospectively amend the period for which the discrimination was there. The remedy is an opportunity to do that topping up to keep everybody the same. It is not rectifying a 2015 benefit that was paid incorrectly.

How do we do that? How does remedy work? The regulations and the framework have allowed for a process where all members are rolled back to the legacy scheme. Essentially, they are put back in their original scheme for the remedy period, and then they are going to be allowed to make a choice, at some point, for alternative benefits.

The reason that they are allowed to make that choice for alternative benefits is that it is not always the case that the legacy scheme is better for somebody. We see that in particular in the 1987 scheme for ill health.



The 2015 scheme has an ill health enhancement to the age of 60, so in some scenarios it can be better for a member to be in the 2015 scheme.

In terms of when those choices are made, they are made differently depending on the status of the member. Active and deferred members do not need to make choices by 31 March 2025. While they do need to receive a statement, this is for information purposes only. It also helps to inform them around whether they want to make a contribution adjustment at that point, but they do not need to. There are around 125,000 active members who will receive that statement. Again, they do not need to make a choice at that time. It is for information only.

The immediate choice members, who are people who have already had benefits in payment during that period—so pensioners or beneficiaries of deceased members—do need to make a choice. According to our numbers, there are around 37,500 retired officers in the period between 1 April 2015 and 31 March 2022. Significantly, 81% of that number were protected in the legacy scheme already. They received those protections, so they are unlikely to make a choice for alternative benefits, give or take a few extreme examples.

That leaves us with a remaining cohort of around 7,200 members who need to receive statements and make choices. In terms of the breakdown of that, with particular regard to what that choice might look like for them, just under 5,000 of that number were what were called taper-protected members, which means that they were in the legacy scheme at some point and then in the 2015 scheme at a different point. That means that the level of rectification is smaller than for those who were completely unprotected.

There are around 1,500 members who received no protection who have retired from the 1987 scheme in that period. It is important to note particularly that those members who retired with no protection would have done so earlier than necessary under the regulations. The regulations generally have a retirement date of 30 years or 55. Those members would have been protected. The 1,500 members who have retired with no protection did so voluntarily early. That is not to dismiss, by any means, those who felt that they had no choice but to leave the police service, but it means that they did not have to under the police regulations.

I am happy to explain some of the further information or details around some of the difficulties that have been encountered with rolling out those statements, particularly to those 7,000 members, or I can take any questions.

Q6 Chair: That is very helpful. Thank you for setting that out, including the numbers. Do you think there has been clarity for everyone to understand exactly what is going on? Pensions can be quite complicated and complex to understand. Do you think that there has been an approach taken by all police forces that has let the people who have retired or are still serving



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know what is going on, or do you think it has not been communicated well?

Clair Alcock: The scheme is administered locally. The way the police scheme works is that there are 43 individual scheme managers who appoint an administrator. As we have said, there are 12 administrators. That local administration affects consistency, as it does across policing anyway because of that local effect. We see differences in consistency with regard to how people carry out that role.

In terms of national communications, we have just released a document that sets out what the communications were and the period when people were there. All the information has been available. Nevertheless, as you pointed out, pensions are difficult to communicate. Across the pensions industry, we talk a lot about pension communication and how that is done, and how to convey difficult information in a way that members understand.

Nationally, there was not a pensions team in place until September 2021. Under that team, we have created those national communications for schemes to use. In particular, the pinpoint was that, in September, we were able to create a national website that has all that information there. Before that point, there was the communication there, but we recognise that engagement is difficult to get. Despite that website being there, our Google Analytics numbers show that we have only had 3,000 visitors to our remedy information page.

The information is there. We think the communications have been good. They have been well thought through. They have been well planned. I have been running a one-hour fortnightly session for stakeholders since September to make sure that every single stakeholder understands what is happening. Obviously, then it is for disbursement, but as there is across the pensions industry, there is an engagement that is hard to overcome sometimes. It is hard to distinguish the myths and misinformation from the factual information. The communications are there, but we recognise that engaging on them is a difficult task.

Q7 **Chair:** That is very helpful. Mr Hope, we want to bring you in to explain now where you think the problems are here and what has gone wrong.

Antony Hope: Ms Alcock mentioned communication there. This has always been the issue from the start. The communication, from our perspective, has been very poor.

I did a quick straw poll of communication in terms of the remedy and what people knew about it, including whether they believed that they were going to get the remedy upon implementation in October 2023, or if they knew there was an 18-month window for that to be implemented. The information is in front of you in a document I have prepared earlier. Of 515 votes, 83% believed that they were getting the remedy in October 2023, which is clearly not the case.



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My personal view of communication has been that it is woeful. I have tried on numerous occasions to engage both the NPCC and XPS in communication. I have offered olive branches on several occasions and received literally no information directly to me. I tried to offer the Facebook page as a tool in order to get the information out there. There are 13,500 members on there. I am not saying that every one of those people is affected at this moment in time, but there are a huge number of officers, many retired, who could have been communicated with via the page.

I offered it to be done such that links were provided to the page, so that we have no editorial control over what was being said. It would simply be from either the NPCC or XPS. They could send the link and I could forward it on to members to say, "There has been an update from XPS. There has been an update from the NPCC. There you go," and people can interpret that as they need. From my perspective, the communication has been absolutely dreadful.

For example, when I retired in November 2022, I was of the understanding that I would receive my remedy in October 2023. I therefore made the decision to retire a little bit early, knowing I would have a lower pension but that I would be able to use my lump sum that I would get to top up that pension every month so that, by October, when I believed I was getting the remedy and would have the money that I was owed, it would all work out; I would be able to put my lump sum back in and I would be back where it should be.

However, as I said before, around April or May last year—it was only via social media; it was nothing official—I learned about this 18-month window, which caused me to set up the Facebook group. It then transpired very quickly that there were thousands of officers who were affected and totally confused with regard to what was going on regarding the remedy.

The communication, from my perspective and the perspective of many officers in the group, has been really poor, despite the fact that I have tried many times—certainly last year, when the remedy was about to be implemented—to get communication going between the stakeholders and us.

As retired officers, there is no official support, for want of a better word, in terms of people trying to back us up, so we had to do it ourselves. The federation does not have much engagement at all with retired officers. There is NARPO, but there did not seem to be any uptake from NARPO despite me asking them, so we ended up having to deal with this ourselves.

In terms of communication, I understand that it can be difficult to get communication to retired officers. However, XPS and all the pension administrators have emails for every officer. They have to have emails as they communicate with us, so there is nothing to say that they could not



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have communicated stuff to us directly via email and kept us up to date with what was going on. We just feel that we have been left completely in the dark about what is going on.

This may be mentioned later in the hearing today, but we are at a point at this moment in time, seven months in, where we have not had one remedial statement sent out to any officer, with another nine months to go before the deadline. We are completely left in the dark as to what is going on.

Q8 Chair: We will ask Mr Watkins about the remedial statements in a moment. You have given your example about the decision you took and how it has affected you. Do you have any other examples you could share with the Committee of decisions that officers have taken on the basis of what they understood was going to happen?

Antony Hope: It is difficult. There were over 200 emails sent to MPs when we started this campaign in January. I asked officers to put in their own words exactly how this was affecting them. There are many examples throughout of officers who have taken the decision to retire early, or indeed who have done the 30 years, but believing they were going to get the money in October.

Because they have not, you have officers who have fallen back on mortgage payments. You have officers who are ill-health retired, expecting money to come through to make memories. There are some officers who are terminally ill. They are trying to make memories with family and with their children, sometimes with parents, and they do not have the financial backing to be able to do that.

For example—this is not about a particular person who is ill-health retired, but just to put it in perspective—you have officers who have been retired for a number of years who are owed over £600 per month on their pension, and around £45,000 in lump sum. We are not talking about small amounts of money here; we are talking about life-changing amounts of money. The added stress of not knowing when they are getting that money with no communication is having an impact on them from a mental health point of view, creating stress and anxiety, and spoiling what should be their retirement years.

I will always enhance ill-health retired. Many of these officers have become ill-health retired as a result of doing their job. As a result of that, they are thinking, “I will be looked after in retirement,” but they are not being looked after. They are not having what they need.

It is the anxiety, the stress and the not knowing that is causing all the issues, which is why I always have to go back to communication. There is an understanding that the issue is complex and that it will take time. We all, as a group, understand that. It is the sheer lack of communication that is creating all this stress and anxiety. There are some officers who I have had, directly to me, in tears on the phone, not knowing how they



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are going to cope, and frightened that they are not going to see the money because they are so poorly. To be honest, it is pretty heartbreaking to hear that.

I may be jumping the gun here in the proceedings, but it just feels like there is an element of a lack of planning. Had there been better planning, this would have been dealt with far more smoothly, and a communication tool set up to let us know how it is proceeding. The main issue is the lack of communication.

Q9 Chair: This is a good chance now to hear from Mr Watkins about what he has to say about communication and about how this is being relayed to people.

David Watkins: The first thing I would say is that I am very grateful to Antony and others for bringing forward those stories. There is no disagreement at all between us in terms of the priority and the need to help officers by supporting their right to retire in a positive way. We completely sign up to all of that.

There is some truth in there in relation to communication. Clair and Antony have both touched on this. Communications in the pension space have always been difficult. It is about trying to communicate very difficult concepts. Clair articulated that quite well earlier on. Trying to communicate those types of facts to officers is not an easy job.

As you said earlier, I do not speak for all administrators, but I think they would agree that this very much has to be and has been a collegiate effort across all the different stakeholders. There are a significant number of stakeholders involved in delivering a positive outcome.

I will quickly run through in a moment and give you the context of what we are doing, our role in this and where we are with it, but on that communication piece, I am very happy to make a commitment to Antony and to others in this room and outside of it that we will do all we can to resolve the challenges around communications. We have some good ideas around how we could do that.

I will certainly reach out to Antony and have that conversation. We have not had the pleasure of talking previously, but I know that he has spoken to colleagues prior to Christmas. I would just repeat my personal commitment and that of XPS in terms of doing all we can to help officers who are suffering financial distress and anxiety. We certainly appreciate the importance of getting to that.

In terms of our role, we have already rehearsed the size of the market. We work with 32 forces to deliver day-to-day administration, and we are also tasked with delivering the immediate choice project completion for those forces. That covers 32,116 officers, so it is quite a large number and quite a large proportion of the market.



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In terms of membership, our total membership is just under 200,000, which is about 55% of the total size of the market. Regarding the 37,000 number that Clair referenced, my expectation would have been that it was slightly higher but, as I understand it, that is the number the NPCC has.

We have issued 252 RSSs—remediable service statements. That may be news to Antony. I do not say that to claim that that represents a huge step forward, but it is certainly the beginning. It is probably worth my trying to briefly describe the reliance we have on forces to provide data. The data collection process that we have to complete in order to be able to process RSSs is substantial. There is a huge burden on forces to collect that.

Q10 **Chair:** Is it a problem having 43 forces dealing with this individually?

David Watkins: Clair touched on that earlier, and she was right to say that that creates logistical challenges. It is a factor. The NPCC has worked incredibly hard to try to pull that together and continues to do so. Equally, I certainly recognise that, even from our perspective, from the conversations with 32 forces—we met all of them on Monday. We do that regularly, every four to six weeks. There is very open dialogue. The communication piece is not easy, because XPS can do what XPS can do, but forces have that responsibility too. The NPCC has played a very important role.

I recognise and am grateful for the work that Antony and others do as well to try to reach out to members. It has been difficult for us in the past to embrace the idea of directly accessing social media as a formal part of our communication strategy, but I am very keen to have that dialogue and to try to find a way of making that work if I can. We have other ideas in terms of perhaps video content rather than just having communication that is all paper-based, to hopefully cut through some of the terminology, making ourselves available for direct discussions, etc.

Some 252 RSSs have been issued. That is a step in the right direction, but we are engaged in very positive conversations with forces. I would like to stress how difficult it is for them to collect this data, going back over seven and a half years. Some of them are reliant on external payroll providers, so it is not even within their own control. We are working with them to do what we can to provide assistance. Once the data is provided, we have to validate that, so sometimes there is a bit of toing and froing until you reach a point at which you are confident to proceed.

Outside of data—I am sure Clair will agree with this—there have been a couple of technical challenges around how interest is applied to remediated benefits and how tax is treated. These things have added a layer of complexity to an already complex situation.

Both of those topics also lend themselves very helpfully to the comments that Antony has made around communication. Trying to explain the



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circumstances in which, in ill-health retirement, for instance, we cannot pay a benefit, because there is outstanding clarification on technical points, does not get you very far, and I completely understand that. There are mechanisms for forces to be able to escalate those cases to us.

Q11 **Chair:** Of the 252, you have to get these out to everybody by the end of March 2025.

David Watkins: That is correct, yes.

Q12 **Chair:** That is quite a small number that you have managed to do so far.

David Watkins: That is correct, yes.

Q13 **Chair:** As I understand it, you have this new system that you are going to do everything through. These have been done under the old system of manually going through.

David Watkins: We have effectively run these cases through a standalone automation tool. We have used them as part of the creation of our longer-term tool. We have run nearly 6,000 cases through the internal tool, but we are not in a position to be able to issue statements on those. The interest issue is now resolved, as I understand it, but tax issues remain. Once those things are resolved, we will be able to proceed at pace. That is quite important.

At this point in time, we have collected only 30% of the data that we need. We have communicated to forces that we need all the outstanding data to be provided by the end of June. That is the latest in a series of targets.

I can see personally that all forces are working very hard. Some of them are struggling with resource. Some of them are struggling with external payroll providers. Some of them are struggling with the fact that some of the data has been placed out of reach—I have given an example of that—as a consequence of GDPR, because it goes back a number of years.

Notwithstanding that, the vast majority of forces are making good progress, and some are very close to having completed all their data. As I speak today, there is a rising level of confidence that, by the end of June, we will be in a better place.

Q14 **Simon Fell:** Thank you for your evidence so far. I just want to pick up on the communications point, if I may. Clair, you were talking about the information going out on the website, but that it was a struggle to try to get people to engage with that. I recognise that trying to get people to engage is a challenge across pensions generally, but have you looked across other sectors to try to see how to drive up that engagement and get more people involved?

Clair Alcock: Yes, we have. We are in a not dissimilar position from all the other public sector schemes with regard to communicating remedy. I talked about difficult engagement. We have a more engaged group than



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other public sectors do, so we have a group of members who are there, but our numbers show that the information is out there and yet people are not accessing it. We do look at others.

I just wanted to touch on what Dame Diana mentioned around how having 43 ways of doing it does not seem to be helping us. I just want to point out that we have a future plan around that. In September, chiefs are meeting to look at a business case that looks at creating a single scheme manager body. Part of those plans is that the single scheme manager body would then have a communication arm, which we can do centrally.

One of the challenges that the NPCC currently faces is that it is just a collaborative body that supports the 43 scheme managers. NPCC itself is not a member-facing unit. We create tools and resources for the scheme managers to use, but then our ability to help them use those tools and resources does not extend that far.

That has been recognised with regard to the challenges. The 43 ways of doing it is in the regulation, so that is the way it was set out. It has been a recognised issue, and we are taking that forward with that paper to chiefs in September with regard to a single scheme manager body that would allow co-ordination of some of that at a central being, which would allow for a more digital communication platform. We could even create something ourselves on social media and reach out further. That is absolutely the plan going forward, but it has not been in place while we have been managing this project.

Q15 Simon Fell: One of Antony's points was that he has a platform with a good number of members on there. What is the reluctance to share or engage via that platform?

Clair Alcock: We have governance forums for sharing information, so we share the information with scheme managers. The links have made their way on to that social media platform through people who we know are there, but then they are not read or taken up. The stats say that we have 3,000. There is no reluctance to ensure that members are aware of the information that is on the website, but that misinformation and those myths are hard to overcome.

Q16 Simon Fell: Antony, can I bring you in on that same point?

Antony Hope: Listening to that, I appreciate you saying that you could potentially use this group. I am just concerned that we have asked for that on numerous occasions and have been completely closed down on it. I appreciate that Ms Alcock has mentioned the website, policepensioninfo.co.uk, which is an NPCC website with regard to remedy, but it is not kept up to date. There is information on there that is months old.

For example, there is a timeline for the remedy to be rolled out. I have not looked at it in the last couple of days, but from a few days ago it is



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exactly the same as it was back in September, and that has clearly slipped. If you are going to have a website that is going to provide information to officers, it needs to be kept up to date and improved all the time, and it has not been. That is one of the concerns. If there is going to be communication, it needs to be timely, accurate and up to date so that people, when they go on, are aware of exactly where we are at with regards to the remedy rollout.

As I have mentioned here, today is the first I have learned about 252 RSSs being sent out. I was not aware of that. As far as we were concerned, following a freedom of information request we did a couple of months ago, the number was zero.

I really want it to be something that is kept up to date so that, when people go on it, they can find information that is relevant, because at the moment some of it is not.

Q17 **Simon Fell:** That is useful information. I am sure it will shape some of our recommendations coming out of this. Do you think there is a role for the Government in trying to improve remedy for officers?

Clair Alcock: I would like to explain what the technical issue is that we have experienced since January, because it answers that question exactly.

Chair: We are very short of time, so if you could make it brief, that would be helpful.

Clair Alcock: It is an important part of why there have been delays in terms of Government. We have been dealing since January with a very unexpected and complex issue, which has been difficult to convey concisely to members. We have just published a document that explains that issue, and we have also just published an age discrimination project update that lists all the changes to the website, and all the times they have made changes to the FAQs and all those things. That information is there, including when we have updated our timetable. It shows the dates when we have updated our timetable.

Just to explain that issue, we talked about the interest and tax, but they are very particular to police. The Treasury directions state that this has to be done within 18 months, so by 31 March 2025, but they also applied an interest rate of 8% to those pension payments that originally had been underpaid and were now being paid. All those pensions are being paid with an 8% interest rate.

We also have, in police, what we call unauthorised lump sums. They happen all the time, and that is because the value of the lump sum that is being paid to them is over what is called a pension commencement lump sum. It is the value of the pension. The portion of the lump sum that is over that is called unauthorised, and it has a tax charge of 40% attached to it.



Q18 **Chair:** We are getting into very technical detail here.

Clair Alcock: Yes, it is very technical.

Chair: We are not the pensions committee.

Clair Alcock: I absolutely appreciate that. The issue that we have had is that HMT advised us in January that that 8% would now be treated as unauthorised over a certain amount, and that has taken four months for them to rectify. We have been at the whim, essentially, of HMT and HMRC while they have been working through that issue, and then we also have a new issue that we are working through with regard to that value of lump sums. There is documentation that has just been released, but, as you can tell from my explanation here, it is quite detailed and very complex, and it keeps changing really quickly.

David Watkins: I appreciate that we are up against it for time. I am just going to say this very quickly. I just want to reiterate our commitment to getting the job done and getting these statements out by the end of March. We have not missed that target. We are working very hard to achieve it. Forces are working really hard.

I definitely recognise the challenges with communication. There are multiple sources. When you think about the landscape and the number of administrators, the number of members that you are communicating to, and the number of voices, there is an opportunity for us to think about maybe communicating differently through different media.

Antony, I would say to you directly that I hear what you are saying in terms of previous attempts. My commitment to you today publicly is to engage and have that conversation. I am very keen to do that, so the commitment is wholehearted from our perspectives.

Q19 **Chair:** That would be very positive, because it seems to me that you have someone here who you could have a very effective relationship with in getting information out to people.

Antony Hope: I thank Mr Watkins for the offer of communication, which is something that, as I said, I have tried numerous times; it has failed to materialise. I hope that commitment publicly is now going to materialise.

Speaking for the members as a whole, the concern has always been that it feels like there is a lack of planning. We are seven months into this situation now, where 252 have been issued out of 37,000—or whatever the figure is, because there seem to be several figures being bandied about today. The concern is if we reach March 2025 and it is not done. What are the plans for XPS and the other pension administrators if that materially happens? Where do they go with that?

There is a clause. Again, I do not want to go into the full details of it, but there is a particular piece of legislation. We are concerned that section 29(10)(b) of the Act states that there can be an extension to that period



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under certain conditions. A letter sent by XPS around March time, which was given to us by Derbyshire Police, has stated that, "It is not expected to be used to push back deadlines for the issuance of RSSs". The wording is a bit concerning. It says, "It is not expected"; it is not saying it is not going to be used.

Our concern is that there could be 7,000 still to go in March. Are they then going to try to utilise that piece of legislation to extend it further and cause further anxiety, stress and financial hardship for affected officers? It could end up being an ongoing issue for months, maybe years, with all these complexities going on that Ms Alcock has mentioned.

It is complicated, yes, but in the end there are real people at the end of this who are suffering immeasurably, and I cannot emphasise enough that that is the case.

Q20 Chair: Thank you, Mr Hope. You have served your purpose very well by setting out your concerns around this whole situation. Both of our witnesses in the room are hearing loud and clear that better communication and providing that information in a timely way to reassure people is going to be the way forward.

From what we are all hearing today, it seems to me that we are all wanting to get to the same point of sorting this out. Communication seems to have perhaps not been as good as it could have been, for various reasons. It looks like steps to try to improve that are in place.

We are going to have to move on to our second panel. Mr Hope, could you let the Committee know how things go? In terms of this communication, I am very hopeful that we might be able to improve the situation, from what is being said by our two witnesses.

Antony Hope: Yes, indeed.

David Watkins: We are too. We will certainly keep you updated, and I am sure Clair will say the same.

Chair: Yes, please do.

David Watkins: I will take an action to write to you and to Antony to answer the question that he raised there at the end. There is no intention for XPS to lobby or recommend for the target to move. That is our role. The scheme managers are the ones that make that determination. We would make the recommendation.

Q21 Chair: We will probably want to write to the Policing Minister to support the proposal around having one administrator. That sounds like a very sensible way forward.

Clair Alcock: You mean a single scheme manager.

Chair: A single scheme manager, yes. Sorry.



Clair Alcock: It is important because we might still have 12 administrators.

In terms of the additional information that we have not been able to get out today, there is a document on our website under “additional information” that has a long explanation of how the remedy looks and what the problems have been.

In particular, it addresses that section 29 point. That is a scheme manager discretion; it is not an administrator discretion. There is case law about using it. The concerns that people have about it being used are unlikely to be able to be used in law. There are very specific reasons for which you can use those kinds of clauses. We have explained that, so I urge people to read that document. I am absolutely willing to take questions about it.

Chair: Can I thank all three of you for the session? I am sorry that it has been a short session, but we have got to the nub of the issue, which is that you all need to talk to each other. Thank you very much for your time. Please keep in touch with the Committee, because we are keen to follow the progress on this. Thank you very much.

Examination of witnesses

Witnesses: Paul Williams, Dr Jess Miller and Andy Rhodes.

Q22 **Chair:** Good morning. Apologies for keeping you waiting. We are very keen to hear from you. We are up against the clock, unfortunately, because it is Prime Minister’s question time at noon, and we do have Members who have questions in the House before that. Can I just get each of you to introduce yourselves in turn?

Andy Rhodes: My name is Andy Rhodes. I served for 30 years as the chief constable, and I now run the National Police Wellbeing Service, which is situated inside the College of Policing.

Paul Williams: I am Paul Williams. I am a serving police officer of 24 years. I work full time for the federation on the national board as co-lead for wellbeing.

Dr Miller: I am a neuropsychologist and a sociologist at the Department of Sociology at the University of Cambridge. I specialise in trauma and wellbeing in police and emergency responders.

Q23 **Kim Johnson:** Good morning, panel. I have a question on compensation, and I do not know which one of you is best placed to answer the question. We know that the threat of violence and serious injury sustained in the line of duty is a major concern for police officers. I know that the Police Federation has some concerns in terms of the compensation process, and that the Minister is looking to take a different



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pathway in terms of compensation. I just wanted to know whether any of you could update and say a little on that point, please.

Paul Williams: It is a very good question. It is recognised that currently the Criminal Injuries Compensation Authority, which victims of crime use for violent crime, is not fit for purpose for police officers, because, as a police officer, that is not a line of claim that an officer can go down if they receive serious injury. When we are talking about serious injury, we are talking about potential fractures and anything that can be compensated, if judged by the Criminal Injuries Compensation Authority, up to and well over £1,000.

However, police officers are restricted from claiming that simply because they are police officers, and the only mechanism for compensation is through a prosecution or a court conviction. The individual is then subject to court costs and potentially fines, which, as we know, can take months, and potentially years, if any compensation is finally awarded to the police officer.

The serious injuries that a police officer can receive can put them out of work for a considerable amount of time and lead to disability, ill health, retirement, a lack of overtime, and sometimes can be potentially career-ending, so any form of compensation or route to compensation is very important. It is something that, as a wellbeing group, we have started to push on to try to have an appropriate route for applying and receiving compensation for officers who are injured in the line of duty.

Q24 **Kim Johnson:** Have you heard or seen anything in terms of the Minister looking to use a different pathway in terms of officers accessing compensation?

Paul Williams: Through the parliamentary group on the federation, the update that we have received so far is that the Policing Minister has been spoken to around it. The uptake has been slow, and the appetite is negligible. However, there has been a nod of acknowledgement that the CICA for police officers is not fit for purpose. In terms of getting a body applied for officers to get compensation, that is quite a long way away.

Q25 **Kim Johnson:** Do you have a personal opinion yourself, Paul?

Paul Williams: Yes. I have been a police officer for well over 20 years. I have been on the front line for the majority of that. I have been injured quite severely in the past through assaults and various attacks on me. The level of compensation awarded has been not just minimal; I will use the word "insulting", given the level of injury and the amount of time I have spent off work in recovery. My opinion is that this is long overdue.

Q26 **Kim Johnson:** Andy, did you want to come in?

Andy Rhodes: Yes. It has been raised by the Police Federation up to the Police Covenant Oversight Board, which is chaired by the Policing Minister. As Paul said, there has been a little bit of early work done to



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engage with the Criminal Injuries Compensation Authority about this, because the feeling that we get is that the ethos now is, “It is part of your job; you should expect this”.

That is also seen in some cases that the Police Federation is compiling from court appearances, even into sentencing as well, where we do not feel as though that is being treated in the spirit of the Assaults on Emergency Workers (Offences) Act, which is not just for policing. There should be more serious penalties for people who attack our emergency service workers who are just doing their duty. It is a wide issue, and it has been raised at the Police Covenant Oversight Board, but there is definitely more work to do to engage properly with the CICA.

Q27 **Chair:** Dr Miller, did you want to comment on any of that?

Dr Miller: From a trauma point of view, physical injury and assault is a predictor of complex PTSD in certain situations. We know already that over one in five serving officers are likely to have PTSD, complex PTSD being the most common and the most expensive to treat, and it is harder to recover from. Anything to do with supporting officers through compensation claims would be beneficial further down the line as well, so yes, I would advocate that.

Q28 **Brendan Clarke-Smith:** Good morning, everybody. Mr Williams, in 2023, your national chair, Steve Hartshorn, said that officers were reaching breaking point. How would you describe the levels of wellbeing, particularly among the rank-and-file officers at the moment?

Paul Williams: That is a great question. It is a complete crisis. The pay and morale survey sums it up every year. I have stats with me, but it is extremely poor to think that, in this day and age, with the complexity of policing and the scrutiny that policing comes under, we have 82% of respondents to the survey indicating that they have had experiences of stress, wellbeing, low mood, anxiety and other problems with their mental health, which obviously leads, if not checked, to incredibly debilitating illnesses, and effectively can put cops out of action for such a long time.

The numbers are increasing. The officers themselves have a huge increase in workload. The complexity and the nature of those crimes that they are investigating, along with frontline policing, are sending them spiralling into extreme mental distress.

As we have uplift in one hand, where we are increasing the number of police officers on the street, we are also having an increase in the number of police officers who are leaving. There is an increase in attrition rates and ill-health retirements, certainly through mental health, and an increase, strangely enough, in claims for discrimination around mental health and PTSD, because it then becomes a disability.

This is a new thing for police forces. They do not know how to deal with this, and they then find themselves having to deal with this under



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regulations of discipline or performance, which leads to potential discrimination claims. We have a whole host of branches coming off the effects of the crisis we have in mental health with policing at the moment.

Q29 **Brendan Clarke-Smith:** Have you noticed that those levels of wellbeing differ between different groups, whether it is women or different ethnic backgrounds, for example? Is there a differential or a noticeable pattern that you have seen there at all?

Paul Williams: There is a huge differential. I have done some research with our claims team. As a staff association body, we represent officers and potentially take litigation against police forces for discrimination. In obtaining stats on discrimination, there are a whole host of issues. Since January 2021, for example, we have had, to date, 1,590 discrimination claims against forces, the top five issues being disability, which is 506; part-time working, which is 475; race discrimination, which is 126; sex discrimination, which is 177; and victimisation and whistleblowing, which is 72.

Q30 **Brendan Clarke-Smith:** Dr Miller, what has your research on this revealed about the levels of mental wellbeing in the police service, and does any of it seem to relate to what Paul has just said?

Dr Miller: Yes, it absolutely does. The main bulk of the research was carried out in 2019, so the dataset really reflects 2018. We have to be mindful that we have been through a global pandemic and so on and so forth since then.

The most alarming discovery, first of all, was the levels of trauma impact within forces, but also the effect that trauma exposure was having on even the healthy officers. This is not about post-traumatic stress disorder; this is about healthy officers doing their job. We cannot remove that trauma exposure on the frontline, but we need to do things to improve people's resilience and to teach them how to adapt in a positive way.

Another striking element of the research, which we published last year, was around working conditions. It was not something that we expected. Professor Brendan Burchell at Cambridge and I looked at this variation between the 43 forces. It can be really fruitful to look at those variations. It can be a pain in lots of ways, but we were able to ascertain that there are five things within forces that predicted PTSD more. There are five different types of working conditions that increase levels of post-traumatic stress disorder.

This is showing that the way that we are with our employees, officers and staff determines how safe they are. This is not about what they go through and what they experience; it is about how we treat that. That was the first indication that we can do something at force level, and we



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can be potentially inspected on that to really make a difference and bring those numbers down.

That really was quite a breakthrough. We have never seen that before in the research. This makes the research become very practical, with a very operational view on how we can improve police wellbeing. We are keen to move on that and to start to get some of those findings into daily practice.

Q31 **Brendan Clarke-Smith:** Would you say that the wider police culture has an impact on wellbeing?

Dr Miller: It certainly does. At the moment, perhaps in light of the Casey review, we are struggling with the public perception of policing as well. Components of shame really paralyse people in help-seeking.

One thing that I noticed with some of the qualitative work with officers was that, for the first time, there is an element of not being proud of what they do, because of the reputation that policing has had recently. First of all, that is very tragic for police officers and their families, but it is also not a good sign for mental health and their own resilience. It makes help-seeking difficult and problematic. It is quite a worry.

Changing the culture sounds like it could be a massive thing that is unachievable. By looking at how we speak to each other, the common language that we use in policing and what we pay attention to, we can really move that forward, but we have to be brave with it.

Q32 **Brendan Clarke-Smith:** Mr Rhodes, is that your impression? Do you share that view or do you have a different perspective?

Andy Rhodes: Over my 30 years, things have changed a lot. Generationally, we have changed. Society has changed, but you have a workforce whose cup is already pretty full with traumatic exposure, shift working and that type of thing.

We do our own big national survey with 46,000 respondents, and the big message that came out of that, when we looked at all the surveys together, is that how you run your organisation is something you have more control over than what happens on the street. That is something that we should focus on. Line manager relationships, resources, logistics and how you manage change are all massively important in terms of supporting the mental health of your workforce.

Paul Williams: It boils down to the culture. That was a really good term to use. This is no insult to chief constables who have worked their way up in their career and are long serving, but the culture that they entered into at the beginning of front-line policing was entirely different to what it is now. They have a different cultural view on how to treat wellbeing and mental health with police officers.



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With 43 different forces being governed by 43 different personalities as such, and an embedded culture, it is very difficult to entice them into other realms of practice of wellbeing to improve things for officers without any kind of mandation. We can ask for best practice. We can ask for them to apply it to APP. We can recommend things, but we cannot mandate things, and without mandating common minimum standards of wellbeing practice across the 43 different forces, it is a very tough, uphill struggle to get the appropriate wellbeing practices in place.

There are so many good things going on with the covenant and other initiatives, but to push them over the line and get that practice with all forces is another battle altogether.

Q33 **Chair:** Which police forces would you highlight as doing wellbeing and mental health support well? Who is achieving out of the 43?

Andy Rhodes: We do a lot of work very closely with forces. You have a good number of forces who are doing really well. They understand the problem. They have made the commitment from the executive team and the chief constable down to invest in all the things that we are talking about here, particularly cultural work. I would put that number at 10, 12 or 14 forces that are doing pretty well on this.

Q34 **Chair:** That leaves quite a lot that are not doing terribly well then, does it not?

Andy Rhodes: It does, and our job is to support them and get everybody to raise the bar, which is what we are doing, working with the inspectorate, the HMICFRS, etc.

Q35 **Chair:** Which one is the best?

Andy Rhodes: You are going to get me into trouble now.

Chair: I am pushing you.

Andy Rhodes: Merseyside Police is very good. Durham Constabulary, Cumbria, Hampshire, Essex and Kent—these are the forces that are really doing their best.

I have to say that the Metropolitan Police is doing its best with the trauma support model, using some of the research that Jess has done on a grand scale, which is a huge challenge. The Commissioner, Mark Rowley, has made a big commitment to do that in terms of trauma support for the staff. That sends a signal to every other chief constable in the country that, if it can be done on that scale and the challenge can be taken there, it can be done everywhere.

Q36 **Chair:** I want to ask you about levels of suicide and what your view is about the support that is being offered in terms of trying to tackle that.

Andy Rhodes: A couple of years ago, through the police covenant, we recruited a chief medical officer who has taken the national lead for



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workforce suicide, because we realised that we had some catching up to do compared to other emergency services. We have done a lot of work with the Armed Forces, the police covenant team, the paramedics, etc., to look at their approach. We have a national suicide action plan. We have national oversight from the chief medical officer, but we do not collect data well enough yet about suicides. We get data collected through some of the systems that are in place, but not sufficiently to learn enough from those instances of suicide.

We have a postvention approach now that we have worked on with the Samaritans that has been used, sadly but very effectively in some forces, and we are just piloting a mental health crisis line, which is already being used by the firefighters and the paramedics. There is a real blue-light collaboration around that, but we are literally at the stage of being about to switch that on for a limited number of forces.

Until we start seeing those national data sets come through, we do not totally understand what the early signs of suicide and the problems are in that respect.

Dr Miller: I do not specialise in suicide prevention myself, but I have been thinking about it as a phenomenon in policing. There may be some value in approaching it in a similar way to the way we have done with PTSD. When we get that data in, we could look to see if there are any variations between forces. We could then identify working conditions and practices within those forces that are either helping or not helping with suicidal ideation.

It is really important to accept the uncomfortable truth that it is not possible to prevent someone from taking their own life, nor is it possible to prevent someone from getting PTSD from the experiences that they have. It is an excruciatingly personal experience, but there are ways to find out the dynamics and influences within a workplace that can support people into a different thought process and help them become more aware of their thinking and steer their own ship. That is the approach that we take with PTSD as well.

I really look forward to seeing what data comes out of the suicide prevention work. There is definitely a lot of appetite for it, so I am happy to support that further.

Q37 **Chair:** Mr Williams, do you have anything to say about this?

Paul Williams: Yes absolutely.

Chair: I am sure you do.

Paul Williams: This is very close to my heart. I have represented many members in my time in the federation. I have represented members who have taken their own lives as a result of being subject to very lengthy misconduct investigations through no sanction. They have been subject to discrimination, harassment and victimisation. The last member I



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represented very recently had three suicide attempts, which were very real, and it was clearly due to what they were suffering at work and the lack of help available. The help available was only through the NHS on the crisis line.

To be able to say in 2024 that we do not monitor our police officers in terms of the suicide or attempted suicide rate is incredible. It leaves me speechless. It is something that is absolutely essential. If we want to get to the bottom of why our police officers are killing themselves, then we need to start measuring, as Dr Miller says, the stats, the amount, the location and the reasons why, and be serious about it. We cannot be afraid or hide behind fear of litigation through doing that. We really have to up our game when it comes to suicide, because any mental health condition can lead to that ultimate outcome. If we spot the early signs and deal with them, then we can address and hopefully reduce a tragic outcome, when very young officers are taking their own lives.

Q38 Chair: It is quite shocking that we do not have that data and information readily available.

What would be the one thing that you would ask of the Government that would improve the mental wellbeing of police officers? I know that is a big ask.

Andy Rhodes: The one thing for me is that we create sufficient investment and support to help the forces who need to put that investment in on their local level to get their services sharp, fast and effective for their staff, and put all the things into place that we are talking about here today.

That is a big stretch for a lot of forces. Some of it is very specialist work, and that investment is much needed. Some forces cannot always recruit people into occupational health, because there are big gaps in that workforce nationally, as we all know. There are issues to address.

Paul Williams: A common mandated approach to minimum standards of wellbeing across all 43 forces would be my ask.

Dr Miller: I would say mandating trauma impact data collection, just so we can face the reality that we already are dealing with and deal with it responsibly.

Chair: That has been quite a short session, but we have packed a lot in. Policing is something that we will return to time and time again, because it is of particular interest to the Committee. We did our report on the policing priorities a few months ago, and we will, I am sure, want to be raising with Ministers some of the issues you have put to us today. Thank you for your time.