

# YOUR VOICE

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North Wales Police Federation



August 2020

**'No tried and tested  
policing plan for  
coronavirus'** – See Page 2

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**Cover photo: The deserted A5 during lockdown.**  
Photo courtesy of North Wales Police.

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## Secretary's foreword

# There has been no tried and tested policing plan for coronavirus

**By Mark Jones  
Secretary of North  
Wales Police  
Federation**



Well, hasn't 2020 been some year so far? What a way to start the new decade?! We can all agree that the coronavirus pandemic is like nothing we have ever seen before and, likely, will change the way we live and work forever.

Reflecting on the journey, working and living through these bizarre times, I look in complete admiration and awe at the incredible sacrifices police officers have had to make. Please do not think for one moment I am decrying the admiration and respect I have for our NHS and care workers – they truly are all superheroes and we should never take them for granted.

Focussing on policing, we have had officers who have continued to parade for their duty, shift after shift, without the opportunity to work at home. They have gone to work to be deliberately spat at, coughed on, taunted, tested and endure the relentless trials by social and mainstream media.

Yes, police officers know, or should know, what they sign up for but there comes a point when even the most robust police officers are breaking. They have simply had enough. Officers are literally petrified to make a decision for fear of being lambasted. Do they do this or do they do that? Either way, there will be always someone to point the finger.

What the pandemic has shown is that policing is in a no-win situation. There to enforce the social distancing regulations, there to reassure communities, there for us all. The country and the world is like a tinderbox; crackling away and ready for the fuel to get the fire going. Our brave police officers are the dampeners, walking that fine tightrope, trying to please everyone,

trying to keep us safe.

Only this week, I was in a debrief meeting, looking back at how we, as a police service in North Wales, have dealt with the coronavirus situation. We were openly honest with each other. At times, it did come down to some good old backslapping but the point I passionately drove home was that we should all take some confidence and remember we have exceptional people, doing their very best and showing that, in the most adverse of circumstances, we can pull together as a close-knit team for the common goal. I see far too often from some individuals that the route of choice is to criticise, employ hindsight and find fault rather than praise.

During the whole lockdown period, your Federation has continued to work extremely hard to make sure your voices are heard. Whether that be on a national stage or locally, we have been prepared to challenge robustly where necessary but also support, encourage and advise senior officers in their decision-making processes to make sure they get it right – for the benefit of us all. There has been no tried and tested policing plan for coronavirus.

As well as dealing with the onslaught of the pandemic, the Federation team has also been continuing to represent members in matters of conduct, grievances and other employment matters. We will never shy away from speaking out or taking the necessary action when we have tried, many times, to informally resolve a situation.

The summer is rapidly coming to an end so I hope you have been able to spend some quality time with your loved ones (within the confines of social distancing) and have a break from work before we head into autumn.

Looking ahead over the next few months, I am hopeful to bring some exciting news about a project we have been working on as a branch. No spoiler alerts here but it will reinforce that our members' welfare is always, unquestionably, our number one priority.

# We step up to the plate and meet the challenge

By Nick Hawe, chair of North Wales Police Federation



By the time you read this, it will have been about six months since we were all locked down and COVID-19 changed the way we live and work. The effects of this virus will last much longer. Some of the changes will be temporary but some will be permanent and hopefully they will be very positive.

I know people who have lost loved ones during lockdown. This is upsetting at the best of times, but the loss has been magnified because the situation has made the normal grieving process of sharing stories and memories with family members so difficult, or even impossible.

I am writing this at a time in late July when things are starting to show signs of returning to some sort of normality so I do hope that you're not reading this during a 'second wave' and a return to strict lockdown.

Hopefully, we have all recently been able to see at least a few family members or friends who we had previously only been able

to communicate with on our devices.

At times like this, we should be very grateful for the internet, and the opportunities it provides us. From my time on the Cyber-Crime Team, I have seen the internet cause emotional and financial harm, so it is worth noting that it has many positive uses and can keep us connected, even when global pandemics mean that we have to stay indoors.

It is probably time for me to make the point that this article is meant to highlight. I have just returned from a week of annual leave. For one reason or another, it was the first annual leave I have taken this year. It was only in the couple of weeks leading up to it, that I realised I needed it.

We were all asked to cancel our annual leave at the start of lockdown, which is entirely understandable. We are in a role like no other, and sometimes unforeseen circumstances can have an immediate impact on us. I have seen time and time again how we just get on with it. We step up to the plate and meet the challenge – working long hours and losing rest days. It is part of why we joined the job and is in our DNA.

But the fact that we have DNA means that we are not machines or robots. We cannot simply continue to work without

some time to rest and recover. Even machines or devices need oiling, servicing or charging and, in this respect, we are no different. Like machines, we can carry on and perform our tasks for a surprising length of time. But at some point we will lose efficiency. After that, and more importantly, we might cause ourselves damage.

So, the message from me is to think about when you last had some time off and whether you need some. Currently, we are able to take annual leave and I would encourage you to look to see when you are able to, and get some booked.

If this pandemic has taught us anything, then it must be that we have to look after ourselves first and foremost, otherwise we will not be able to look after anyone else.

- I would just like to pay my respects to our colleague Barry Davies, who sadly passed away on Saturday 15 August while spending time with his family and friends. Although I never worked with Barry, I had seen his smiling, happy face on a couple of occasions and I am aware of the happiness and joy he spread to those he met. The tributes that have flowed in since his passing show he was loved and respected. Barry will be hugely missed by us all. Our thoughts are with his family, friends and colleagues.

## PC Barry Davies: a hugely respected colleague and friend

PC Barry Davies, who died in a jet ski accident off Pwllheli, has been described as a 'hugely respected colleague and friend' by North Wales Police Federation secretary Mark Jones.

Mark said PC Davies' death had affected the policing family nationwide and he would be sorely missed. Based at Porthmadog Police Station, he was 49 and lived in the Pwllheli area.

"From speaking to colleagues over the last few days, it is absolutely evident that Barry was a hugely respected colleague and friend. It is also clear that Barry was highly thought of by his local community," said Mark, two days after PC Davies died in the incident on Saturday 15 August.

"We have received numerous messages of condolence from police forces throughout the UK and this shows that Barry's loss has been felt nationwide by the policing family. Our thoughts and heartfelt sympathies go out to Barry's family. He will be sorely missed."

The officer's family issued the following tribute: "As a family it is very difficult to put in to words what Barry meant to us all. He was extremely popular and a true gentleman, remaining calm in all situations that life threw at him.



"He worked so hard to become a police officer, a job that he loved and was dedicated to. He also took great pleasure in being an RNLI crewman and karate instructor.

"He lived his life to the full, spending precious and quality time with his partner and two daughters. He was a beloved son, loving partner, doting father, caring brother and a dear friend and colleague to all that were blessed to know him.

"As a family, we would like to send our heartfelt thanks to all for their kind messages and support at our tragic loss."

Chief Constable Carl Foulkes has also paid tribute to PC Davies who joined the Force in 2013.

He said: "As a Force, we are devastated at the loss of our colleague and our heartfelt sympathies go to his family, friends and colleagues at this extremely difficult time. He was a much respected police officer and I have no doubt that this tragic loss will be felt widely across the Force by those who worked with Barry, those who knew him and became his friends.

"The North Wales Police family is doing everything we can to provide support and comfort to Barry's loved ones and his colleagues at what is a very difficult time."

An investigation is now underway to establish the cause of the incident.



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# The ever thin blue line and broken police morale

By Rob Jones, North Wales Police Federation workplace representative

**D**ecade-long cuts to police budgets have massively reduced officer numbers and, as a direct consequence, have eroded public trust in us to maintain the peace and solve their issues.

Detection rates have suffered and the vocal minority constantly criticising police actions are shouting louder each day, while the silent majority who support police actions are never heard.

Up until recently, our only concern was being photographed in a shop, getting food during the course of a shift. COVID struck and, for a short time, we were considered heroes again, not on the same scale as the NHS but, nevertheless, heroes.

Events across the water ripped all of that from us and we now find public opinion of police officers seems more divided than ever, with an anti-police rhetoric within various media outlets.

It is absolutely right that we are transparent, scrutinised and appropriately challenged but anti-police social media posts, and the constant accusations of the police being both heavy-handed and racist, instantly put us on the back foot.

A recent study of seven national newspapers over a calendar month, involving more than 210 newspapers, found just 8.9 per cent of stories about policing and police officers were positive; 418 stories within the same papers were negative.

Hearts and minds are being lost. Public opinion of the police is slowly, but surely, being diminished.

Officers are seen as an easy target by those who would do us wrong. We seemingly neither have the backing of the media or some politicians.

There are an average of 85 assaults on police officers each and every day across England and Wales. In times when officers need assistance, members of the public are more likely to film an incident on their mobile phones than step in to help.

From a national perspective, there is also a deafening silence from chief officers with many far too slow off the mark in supporting the actions of those on the front-line, presumably for fear that they will also be criticised.

This apparent lack of support is also echoed through poor sentencing of those convicted of assaults, and worse, on police officers from the country's courts. This has prompted national Federation chair John Apter to state officers feel 'failed by the criminal justice system'. This lack of action has only served to empower the criminal fraternity.

We need to get ahead of the curve and start to regain the trust of the public.

We are poor at advertising the good that we do in the community. The support that we offer our most vulnerable communities through the work we do together with our partnership agencies is somewhere we can win back some ground

against those seeking to put us down.

Our use of social media is paramount in getting the message through to our communities. What we must remember though is that, first and foremost, we are here to enforce the law. We need to get back to the core of policing, without fear or favour, to uphold the law and act with professionalism and restraint.

This is the message the public want and that our taxpayers demand. If we can prove to them that we are here to act in their best interests, keep them safe, and refuse to bow to political movements, then we will start to regain their support.

There is a fine line, particularly on social media, between being humorous and being ridiculed. Dancing police officers and police cars liveried up with rainbows, while lauded by some, are derided by large portions of the population who merely want the police to maintain law and order and steer clear of these types of scenarios.

We must deal with the real issues that matter which will improve the lives of those within our communities. Reducing anti-social behaviour; coming down hard on repeat offenders that drain resources, and robustly tackling violent offenders.

Don't be afraid to use force where it's warranted and learn your National Decision-Making Model, making sure you detail it within your statement. Use your body-worn video at every incident you attend. It's there to protect you and could bring an early conclusion to any PSD investigation.



# Please use your BWV – for the benefit of you, the public and the Force

**By Sergeant Dan Ball, North Wales Police Federation workplace representative**

In my capacity as a Federation representative and as a response supervisor, I am often in a position where I have to support and represent officers who have complaints and where I have to deal with incoming complaints from the public.

In doing this, I am often left silently screaming: “Why have you not used your (parental advisory explicit lyrics) body-worn video?”

It is the position of the Police Federation, both locally and nationally, that body-worn video (BWV) is a fantastic asset when it comes to complaints. Since its widespread use, we have been able to use footage on innumerable occasions to disprove malicious complaints, assist in coming to resolutions on complaints quickly and avoid lengthy investigations.

This is an area in which the Fed is 100 per cent in line with Professional Standards.

In my last article, I spoke at some length about the really poor state of affairs within the Force in terms of technology from BWV through to Cad and RMS. Since then, we have had personal issue BWV units rolled out and the, frankly appallingly bad, issues in terms of upload times have mostly been resolved.

With this ready access to the units, I am continually frustrated when I have to look at complaints and find no footage on DEMS with which to help make a decision. Often this can be a job with multiple officers in attendance and yet not one of them has thought to turn a camera on. Or officers have turned the camera on and then for some reason turned it off before they have completed the job and left.

I have to ask myself why? And, even worse than this, I often see footage where officers have turned on BWV halfway through dealing with a DV or public order incident. In doing this, they have potentially missed vital disclosures or other evidence.



It is the position of the Federation, both locally and nationally, that body-worn video is a fantastic asset when it comes to complaints

Very often I see officers who have made an arrest and turned the camera off while en route to custody leaving themselves open to allegations about behaviour or driving between leaving the scene and getting to custody. The officers have made the decision that they need the camera on for the incident but then feel they don't need it for that, often crucial, journey to custody.

So, this is a plea from me personally, and the Federation, for you to really think about when you do (and when you don't) use your BWV. If you do switch it on really think hard before you decide to switch it off prior to the conclusion of the job, including any trips to custody. And think about how that could

potentially be perceived in any later investigation either local or with the Independent Office for Police Conduct (IOPC).

And, separate to any issues around complaints, they are a fantastic tool for investigations in general. One of the better examples that I was involved in was the use of BWV when carrying out stop searches. In doing this, a colleague on the team I was working on was able to submit still images through PND for facial recognition which helped us to confirm the people stopped had given false details and were in fact extremely well-known dangerous career criminals previously only known to the Met in London.

The cameras are there to gather evidence, protect YOU and ensure that any actions taken are transparent and available for any later reviews.

Please use these devices. They are proven to be overwhelmingly better for you, the public and the organisation.

All the best, and please keep yourselves safe.

# Trust and/or legitimacy?

By *T/Chief Inspector Essi Ahari, North Wales Police Federation workplace representative*

I think there is a tendency (conscious or not) for us to conflate trust and legitimacy to perhaps make policing more justifiable, more comfortable and indeed more palatable to the public.

But, these are very different concepts. Even though members of the public's perception as to what extent the police can be trusted and their perception of the legitimacy of the police are strongly correlated, to trust the police is to expect to be treated with respect, dignity and for officers to behave professionally. This is not the same as to recognise and justify the police's right to exercise their power.

Trust in the police is believing that they have the right intentions and are competent to do what people expect them to do. So the public trust the police to be effective, efficient, competent, do the right thing and to be fair. By contrast, legitimacy is a feeling of moral obligation to comply with an officer exercising their statutory powers because they trust that the officer is acting according to due process of the law.

Trust may lead to legitimacy but this does not mean that trust is legitimacy.

I think there is a tendency to believe that we (the UK) are the only force in the world that police by consent. All democratic countries will claim the same. Some (perhaps not so democratic) will even go further and claim policing by divine right.

However, the most important factor to the public is the way in which police exercise their authority. One of the surest ways of building legitimacy is for police officers to treat people fairly and respectfully, to listen and hear to what they have to say, to make fair decisions and to demonstrate procedural fairness and justice.

When authorities exercise their power in fair and just ways, this creates public trust and generates institutional legitimacy therefore achieving consent. Having the public as an ally has significant advantages but this partnership must never be taken for granted.

Indeed, we must recognise that it can be lost so easily and, once broken, it may take a long time to recover and regain. Stop and search and use of force have caused serious reputational damage among BAME communities.

Most recently, enforcing COVID-19 regulations and the Bianca Williams case have put the spotlight on this. We must be

seen to act in a fair and proportionate way or we will end up with a section of our society that will totally disengage and conclude 'what's the point?' To prevent our policing by consent being questioned, we must win back hearts and minds through legitimate use of power.

I think there is a tendency to over complicate policing. If only I had a £1 for every time I heard the word 'unprecedented' from a policing perspective. Policing is not an exact science and can be complex but it is an evolving entity which must accept change and adapt accordingly.

Of course, it is governed by statute but, as officers, we must accept that some laws are outdated and irrelevant. Chief officers ought to be more assertive and ask for amendments and changes to some regulations. The enforcement of archaic laws can only lead to a loss of legitimacy and erode policing by consent.

Perhaps I have a tendency to think too much!

*'Let me have men about me that are fat, Sleek-headed men and such as sleep a-nights. Yond Cassius has a lean and hungry look, He thinks too much; such men are dangerous.'* Julius Caesar, William Shakespeare Act 1, Scene 2.

## Pay increase: a step in the right direction

The 2.5 per cent pay award announced by the Government is a step in the right direction in terms of getting police officers' wages back where they need to be after years of below-inflation salary increases, according to North Wales Police Federation secretary Mark Jones.

He says that, given the current crisis the country faces due to the pandemic, there were positives in the Government announcement. The 2.5 per cent pay increase will be paid across the ranks from 1 September 2020.

"Firstly, and importantly, the Home Office has accepted in full the recommendations of the Police Remuneration Review Body, which advises the Government on officer pay. There were a number of years when this was not the case and this served to undermine the whole pay review process," says Mark.

"In a joint submission to the review body with the Police Superintendents' Association in February this year, the Federation had called for a five per cent increase but, of course, this was before the pandemic. We have to recognise the financial pressures the country is under and, while we would all like to see officer pay improved, we have to try to see this award as a step in the right direction.

"As a Federation, we will continue to argue for more substantial pay increases in the future when the economy allows. Officer pay needs to recognise the unique role police officers have in society.

"Over the last decade, we have seen their pay reduced by 18 per cent in real terms so I am pleased we are seeing signs that the Government wants to address this."

Mark's views are in line with those of the national Federation chair, John Apter, who

said: "With the economic vulnerability we face as a country, many colleagues will be relieved to receive a 2.5 per cent pay increase - anything lower would have been completely unacceptable."

The pay rise will mean a constable will receive an extra £1,100\* of pensionable salary a year from 1 September this year.

The Government also announced:

- **London Weighting and the dog handlers' allowance would increase by 2.5 per cent too**
- **The lowest point on the sergeants' pay scale would be removed**
- **The maximum rate of London Allowance would increase by £1,000 to £5,338 a year for officers appointed on or after 1 September 1994 and not receiving replacement allowance.**

\* This takes into account salary plus allowances.

# Roads policing needs to be given a greater emphasis, says Fed rep



A greater priority needs to be placed on roads policing with formal recognised training to elevate its standing, according to North Wales PC Scott Martin.

He says there are several steps that can be taken to improve the standards of roads policing.

A roads policing inspection carried out by Her Majesty's Inspectorate of Constabulary and Fire & Rescue Services (HMICFRS) found that, despite the high number of people killed each year, the importance of roads policing had fallen across England and Wales.

Inspectors said it was 'less of a priority than it should be' with no reference to roads policing in almost half of local crime plans.

"This, along with an unclear national

strategy, is doing little to help reduce the number of deaths and life-changing accidents which occur on our roads," the report said.

Scott said that investment in training and recruitment would help improve its standing within forces.

"Roads policing needs to be given a greater emphasis," he said. "The specialist officers need formal recognised training and qualifications as CID and firearms."

He added: "To be effective and truly make a difference, there needs to be more specialist officers to allow us to concentrate on persistent and repeat offenders and problem areas.

"More officers are required to achieve it;

this comes at a cost. Along with this is the cost of training, vehicles and equipment that is required."

Scott said that investment in new technology, including 'effective mobile technology', would help save officers' time and improve roads policing.

"The ability to be able to conduct roadside fingerprint identification, the ability to use body-worn video to record interviews at the roadside with suspects rather than having to write them down, having traffic offence reports and road traffic collision reports electronic, having access to user-friendly and easy to use police national computer applications," he said.

"All of these things would greatly

## More investment is needed

Roads policing is undervalued and needs more investment, recruitment and training to meet the department's needs.

That is the view of Sergeant Steve Richards as a new report by Her Majesty's Inspectorate of Constabulary and Fire & Rescue (HMICFRS) found that across England and Wales the importance of roads policing had fallen alarmingly.

Inspectors found that breathalyser tests were down by a quarter, fines for not wearing seatbelts and using mobile phones had dropped by around threequarters and cuts had led to fewer officers to deal with offences that cause road deaths.

Steve, who joined North Wales Police in 2002 and began road policing duties in 2014, said: "The role, in my opinion, is undervalued. Senior officers who have

never been in the role don't understand the complex nature of the investigations of fatals and how long each one takes to get finalised at court or coroner's court.

"It is a specialist role but little thought is given to the law and procedure side of it. They're expecting officers to either get on with it or learn from colleagues who have been on the department for a long time."

Steve said there was increasing demand on the day-to-day policing of roads, as well as the demands of the annual Operation Darwen campaign, which aims to improve motorcycle safety and reduce casualties, and Christmas anti-drink and drug drive campaigns were considered.

He said that investment in the number of officers and in training was needed to improve road traffic policing outcomes.

"Without doubt we need more

specialist road policing unit officers," he said. "Drug-driving arrests increase each month, fatalities are resource intensive for the initial investigation on top of the seasonal operations such as Operation Darwen, the Christmas drink-drive campaign and TISPOL annual campaigns.

"The unit is greatly under-funded and under-valued. The department has been reduced in numbers for a number of years. There is a lack of training for new officers coming into the role, especially around law and procedure."

Steve said that new technology could be used to improve the department.

"We use old IT equipment which does not work very well," he said. "Most of our evidence that is captured on it is worthless for court. New technology could be used more but we are last on the list for new IT.



improve the ability to stay on the road and also reduce a massive amount of time writing and travelling to custody."

Scott joined the Force in 2002 and moved to road policing in 2012.

"I had decided I wanted to be on roads policing before I even joined the police," he said. "However, I wanted to get good experience and grounding in policing prior to specialising."

He added: "I was attracted by an ability to make a difference to the safety of the public; to targeting people who drink and drug drive, as these are the most dangerous people on our roads and pose the biggest risk to us as members of the public."

"It's an interesting and varied role and involves the ability to be proactive and generate your own work as well as being reactive, and able to conduct complex investigations."

In his time in the department, the number of officers on the roads has 'drastically reduced'.

"This means officers are expected to cover massive areas and drive long distances to be able to get to incidents," he said. "This means local knowledge has diminished and the ability to target areas and individuals is more difficult."

"It's hard to be proactive as there are less officers to respond to incidents reactively so a lot of time is spent doing this due to having to travel."

But despite this, Scott said there is still a lot to enjoy about his role.

"The most challenging part is dealing with bereaved families," he said. "I enjoy investigating fatal road traffic collisions, as I'm able to get answers for bereaved families and also being able to bring offenders to justice where offences have been committed."

By the time it arrives it will need replacing."

But Steve said the department has seen improvements in the welfare of its staff, and family liaison officers in particular since he joined.

And he said there is more accountability in pursuits and investigating road deaths.

"The most challenging part may be some days dealing with staff issues requiring a lot of time to resolve," he said. "On other occasions, it's trying to identify the deceased prior to the family seeing it on social media."

He added: "I most enjoy the challenge of investigating fatal road traffic collisions, especially running a scene. The teamwork involved is immense. You get a true sense of teamwork to achieve the same goal."

# Federation seeks feedback on women's uniforms

Women officers are being urged to let the Federation know what they think of their public order and firearms uniforms.

The national Federation is assessing the suitability of both these uniforms used by female officers and wants to hear their views – both positive and negative.

"I am keen to hear the thoughts from women officers who currently wear the kit but also those who have tried public order and firearms, but encountered issues with the uniform and have therefore not continued with the role," says National Board member Belinda Goodwin who is involved with this project, along with National Board colleague Gemma Fox.

"In particular, I'd like to know what people think of the fit. Have they been issued with male sizes, unisex or uniform specifically for women? It appears there is a lot of variance across the country. But to bring about change we must look at the evidence base. The more responses we can get the better."

Please email your comments to Belinda Goodwin at [bgoodwin@polfed.org](mailto:bgoodwin@polfed.org)



## Mixed reviews

A North Wales officer has given a mixed review of the uniform she wears, and its suitability for the roles she undertakes.

"I wear Ops black uniform with my public order issued PPE. The cotton undergarments are very comfortable, however, the black Ops uniform is not so much," she explains.

"The Ops trousers are not comfortable and are a poor fit around the groin area. I know this has been discussed between a few females who feel the same way. The tops are good, however, the zip area can either catch on skin or, if open, can scratch the neck area when wearing armour on top of this.

"Also the foot coverings for PSU are not the best. The old uniform had the coverings built onto the leg guards, the new ones have to be laced through the boots. There is a delay putting them through your laces and they tend to lift if only put through a few."

A taller than average officer, she wears long trousers as they fit better and she finds the length is better for her but she is unaware if they are male or female specific.

The uniform has never put her off a role,

she says: "I enjoy taking part in PSU. It is nice to meet other colleagues from around the Force and attend events you usually wouldn't."

But she says the previously issued trousers, going back to 2008, were far more comfortable and she felt the quality of clothing was better.

Another North Wales officer has highlighted an issue with the waistbands of the trousers.

She explains: "I'm finding that the tops are OK. In terms of the trousers, I find them fairly comfy, however, some people have commented that it looks strange as the waistband of the trousers sits higher than where I wear my rig. If I were to wear my rig around the waist/top of the trousers it would be sitting on the upper, front part of my hips and would rub."

"I know the males wear belt keepers to keep their rigs up but I feel that half the time I'm trying to stop mine from riding up and rubbing on my hipbone. It definitely won't fall down though (as most of them tell me it will) as there's no chance of it falling down past the lower part of my hips. But potentially if it were an option to lower the waistband then that might help."



# Don't be afraid to ask for help



We've all had to adapt to unexpected changes in the past few months. If you need support take a look at our website and Facebook.



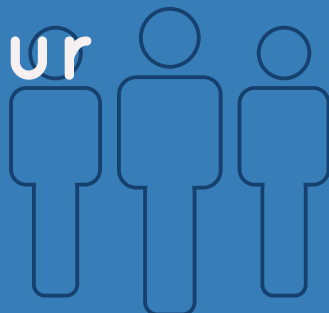
Change in finances?  
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# A digital future – how the College of Policing is running the exam process in 2020

Lockdown has meant that we've all had to change, in lots of different ways. What you might not have realised, unless you were directly affected, was that lockdown caused the sergeants' exam to be cancelled, the night before it was due to be sat.

The dilemma for the College of Policing was what to do next. Helen Slimmon from the college updated the Police Federation of England and Wales' professional development leaders in July on what is proposed, and progress to date.

The options for the college were:

- Do nothing
- Wait until exams could be sat in the traditional manner, or
- Move at pace to an online option.

It was clear doing nothing would impact on forces and officers. It's critical that there are adequate numbers of suitably qualified officers to enable forces to run effectively, and everyone wanted to avoid unqualified officers being promoted, which presents a risk to the force and officers. The National Police Chiefs' Council (NPCC) was keen for the college to provide a timely solution.

It was also clear that socially distanced, locally supervised exams are not possible everywhere currently, and not all candidates would want to attend a physical exam to sit with other candidates.

The solution was to move to an online exam process which is perhaps not ideal but is the best and most fair option. It's important here to point out that the governance, syllabus, knowledge and so on have not changed.

The college anticipates:

- Candidates will register online, nearer the date of the exam than is the case for the paper based exam. This will allow for a longer registration window allowing each officer to be more certain they are ready before committing
- Forces will confirm eligibility
- Candidates will be able to request reasonable adjustments in the normal way
- Device compatibility will be tested before the exam, to alleviate some stress for candidates on the day
- Candidates will be responsible for their own environment during the exam but the college will provide advice and support.

There will be no requirement for forces to run their own centres - but the college will look into this if a force wishes to. Forces cannot mandate someone to sit in a locally organised venue.

Integrity has been a big concern throughout the development process – after all previously exams were highly supervised and held in a secure environment. The college is clear the 2020 exams are an emergency response but it couldn't hamper the process because one per cent of individuals might cheat.

Key to this is:

- All candidates should act with integrity in accordance with the Code of Ethics
- Candidates will explicitly endorse a statement of confidentiality and integrity before undertaking the exam
- The college has designed the exams to reduce the risk.

If there is any suspicion of cheating the college will investigate fully, meaning results could be nullified, the individual could be banned from future exams and the details will be passed to the professional standards department of the candidate's home force.

One issue raised in relation to this is that candidates will be able to access their books and notes. This cannot be controlled, so the college have taken a pragmatic approach. Essentially, due to the time constraints of the exams, the college view is that to use or rely on notes and text books will be counter-productive for candidates; in short, there just isn't enough time to find relevant text, interpret that text within the context of the question and come to the correct answer. If you don't know it, having a text book at that late stage will not help, and candidates wouldn't have enough time to complete the exam. The college will, however, continually test for cheating.

Reasonable adjustments have been considered from the outset. The college has chosen an accessibility accredited platform on which to run the exams. This allows IT adjustments, such as extra time, to be made centrally, but the candidate will make physical adjustments where they choose to sit the exam.

On the day of the exam, each candidate will log onto the platform, and endorse the confidentiality and integrity statement before progressing to the exam.

More than 8,000 officers are expected to register for the sergeants' exam and the college is confident the chosen platform is stable. So, what if an internet connection is lost or there are IT problems? The platform should save a candidate's work up to the point the IT failure occurred, and the candidate should be able to recover to that point and carry on. This will include recovery of the answers recorded and the time remaining for the exam.

The first online exam will be the national investigators' in mid-September followed by the inspectors' and sergeants' later in the year.

Results will be much faster than the existing process – around two weeks after the exam date. Candidates will be able to access their results and feedback via the exam portal.

The college anticipates the overall candidate experience – registering, sitting the exam and getting their results - will be more positive than the previous process, and the stress of travelling to an exam venue will be removed.

It emphasises the 2020 process is purely a response to the pandemic, to enable fair and sustainable promotion and progression. The college is learning as it progresses with this process, and will provide answers as it gets clarity.

Will this format be the future? The college can't say, but this particular process is still very much an interim solution to the current situation. Online exams are a long-term aspiration for the college. A real plus point is that an online process could lead to more frequent delivery, modularisation and a broader provision.

Mark Jones, North Wales Police Federation secretary, said: "As with everything else, the College of Policing has had to quickly adapt its processes in the light of COVID-19. One area is promotion and national investigator examinations going from the traditional exam hall to going online.

"The national Federation has been involved in developing these online exams to make sure they are the best they can be for our members. I have no doubt that there will be learning and improvements to be made as time goes on but key to this is offering the very best support to our members as they progress with their careers."

# 'Ferocious' advocate for equality and fairness wins IAWP award

North Wales Detective Inspector Emma Naughton has won the International Association of Women Police (IAWP) Leadership Award 2020



North Wales contains some very socially deprived areas and remains consistently in the top 10 of UK forces for recorded rape per 1,000 head of population.

Recorded rapes rose from 280 in 2012/13 to 790 in 2017/18 and this demand continues to date. During this period there had been little or no proportionate increase in resources to match this and, in the face of this challenge, Emma developed and led the Amethyst team between 2017 and 2019.

Recognising that success was not in the hands of police alone, Emma established a strategic sexual offences group to link to the Welsh Violence Against Women Domestic Abuse Sexual Violence (VAWDASV) regional group in order to ensure partners were

buying into her approach and that there was a regional strategy.

She changed the mindset of investigators by inviting experts to hold workshops on victim reactions to sexual assault and other rape myths as well as recognising autism in both victims and offenders and dealing with personality disorders.

This encouragement of a compassionate and understanding approach to both victims and perpetrators has improved service delivery and management of risk in this complex area.

The team came under enormous strain and this was exhibiting itself through emerging stress, vicarious trauma and increased sickness rates. Emma created a culture of openly discussing mental health issues in offices. She introduced stress risk assessments to performance reviews to raise officer awareness of their personal stress levels and how to combat them.

The effect on the team during her period as DI was palpable. There was a sense of empowerment in the staff to flourish and

innovate demonstrated through a number of new initiatives from the ground up. Just a few examples being rape prevention sessions at freshers' week, a successful business case for a semen detection dog at crime scenes and an SVA-led young women's survivors of sexual assault group - to give feedback on how police dealt with their case.

Her drive and direction on complex rape investigation led to numerous significant convictions during the time she was on the team and she never failed in nominating officers involved for commendations and awards.

Under her leadership, the Amethyst team achieved the highest outcome 1-8 (detection) rate in the UK. The true indicator of her approach, however, is that she didn't even know this until an officer from another force rang her up to see how she was achieving it.

Emma is a ferocious advocate for equality and fairness and mentors and delivers guidance and inspiration across the Force. She delivered promotion awareness sessions through the Women's Association which, through their feedback, changed practices around the promotion process.

IAWP president Deborah Friedl said: "The IAWP is so pleased to recognise the outstanding work of our colleagues in law enforcement. These stories exemplify that with the right tools, training and opportunity, women excel in policing and keep our communities safer."

For more information about IAWP visit [www.iawp.org](http://www.iawp.org)

“ THE IAWP IS SO PLEASED TO RECOGNISE THE OUTSTANDING WORK OF OUR COLLEAGUES IN LAW ENFORCEMENT. THESE STORIES EXEMPLIFY THAT WITH THE RIGHT TOOLS, TRAINING AND OPPORTUNITY, WOMEN EXCEL IN POLICING AND KEEP OUR COMMUNITIES SAFER.

## Online service for National Police Memorial Day

The National Police Memorial Day service will be held online this year.

The service, which honours officers who have died in the line of duty, will be held on Sunday 27 September at 3pm.

The website streaming the service will also host a tribute wall where you can share your memories and leave messages.

"The memorial day service is one of the most important dates in the policing year. It enables the policing family to come together and remember officers who have lost their lives while serving the public and also gives them the opportunity to show fallen officers' families that their sacrifice will never be forgotten," says Mark Jones, secretary of North Wales Police Federation.

"As with so many other events this year, it is clearly not possible to go ahead with the actual memorial day service so I am pleased that alternative ways of honouring our fallen colleagues have been put in place.

"I hope as many people as possible can view the online service and also add their own messages to the tribute wall."

To access the service, you will be asked to provide your name and email address.

National Police Memorial Day was first held in 2004 and has been held at the end of September each year since. It rotates around England, Wales, Scotland and Northern Ireland. This year it was due to be held in Lincoln.

Federation representatives, chief officers



and the Home Secretary usually join the families of fallen officers at the service and the Prince of Wales, patron of the National Police Memorial Day charity, often attends.

You can find out more about the service and the tribute wall by visiting [polfed.org](http://polfed.org), clicking on events and then National Police Memorial Day,

# Maria thrilled at national award

The Force's head of medical services and wellbeing has been recognised for her exceptional work in helping to keep officers and staff healthy.

Maria Hughes and her team have been awarded runner-up in the Protecting the Workforce category of the 2019 Oscar Kilo Awards after she organised a force-wide prostate screening project which undoubtedly changed and, in some cases, may well have saved lives.

The Oscar Kilo Awards were created by Lancashire Police Force and now cover forces nationwide. They aim to recognise the amazing work being done across UK policing to provide wellbeing support.

In January 2019 North Wales Police invested in the head of medical services and wellbeing post and Maria, who had worked for the NHS in the Wirral for 17 years as a lead nurse, took up the role and soon proposed a project specifically geared to detecting prostate cancer, an issue which affects men from middle age.

Funding for the project was approved and testing kit support was provided by the Graham Fulford Charitable Trust which specialises in prostate cancer awareness. The events were also supported by the Police Federation and UNISON, with the first event, back in June 2019, being held in the Federation office in Colwyn Bay.

Maria, a Queens Nurse with 31 years' experience, said: "The Force had carried out a great deal of excellent work supporting women in the organisation around the menopause but I identified a gap in men's health.

"The project, aimed at men over 40, was tailored to raise awareness of prostate cancer, to enable staff to feel valued and ultimately to save lives.

"We distributed information about



*Maria Hughes, head of medical services and wellbeing, is presented with her Oscar Kilo Award by Chief Constable Carl Foulkes.*

Prostate Cancer UK and have carried out 445 tests at five events across the Force area. A small number had a red result and the individuals were given appropriate advice."

Maria added: "I am thrilled to accept the award on behalf of the team and I'd like to thank Chief Constable Carl Foulkes and Deputy Chief Constable Richard Debicki for their support and Martyn Rice for his phlebotomy skills.

"The project was a great example of partnership working with the Graham Fulford Charity. We will be resuming in

October and we are also looking at working on a new campaign for officers and staff to join the stem cell register."

Mark Jones, North Wales Police Federation secretary, said "We want to pass on congratulations to Maria and the team on their award. The Police Federation was proud to be supporters of this wellbeing initiative from the very start. We have attended sessions and used it as an excellent opportunity to catch up with colleagues. There is no doubt about it, this work has saved lives and that must be celebrated."

## Have your say on pay and morale

Members are being urged to take part in the annual Police Federation pay and morale survey.

The findings of the survey are used as evidence in the annual submission to the Police Remuneration Review Body (PRRB) which advises the Government on officer pay.

"The Police Federation of England and Wales conducts this survey each year and ask members from all 43 forces across England and Wales to take part," says Mark Jones, secretary of North Wales Police Federation.

"For me, this is the most important survey of the year for Federation members.

The findings are not just used for the PRRB submission. They are also referred to when the national Federation officials are talking to the Government and other stakeholders and, as a local Federation, we discuss the findings with our chief officers and senior managers.

"I would urge all members to put aside a little bit of time to fill out the survey. It doesn't take long but could make all the difference in terms of shaping future decisions in terms of pay and conditions.

"The more officers who respond to the survey, the better the evidence we can submit to the Government, the Force and other decision-makers."



The survey has been issued via the Federation's National Member Database and will close at midnight on Friday 11 September.

Contact the Federation office if you need a link to the survey by emailing [FedAdmin@NthWales.pnn.police.uk](mailto:FedAdmin@NthWales.pnn.police.uk)

**Attention**  
**Are you:**  
**Male?**  
**Aged 40+?**

**Attend**  
**screening to**  
**detect the early**  
**signs of**  
**prostate disease**

**Thursday 8 October 2020**  
**09:00 – 20:00**

**Colwyn Bay**

**Police Federation Offices, Abergele**  
**Road**

## HOW TO REGISTER:

- **Go to** [www.mypsatests.org.uk](http://www.mypsatests.org.uk) **to create an account (Code NWP)**
- **Find a slot and print out the form with the QR code**
- **Bring the form to your appointment (no test without form and QR code)**
- **Can't attend your slot? Come any time during the day as long as you have registered online**

**Please arrive**  
**hydrated**



**Blood test**  
**only:**  
**no**  
**examination**  
**Results sent to**  
**individual:**  
**not to North**  
**Wales Police**

**For more detail contact:**  
**Maria Hughes ext. 04507**



# We are supporting tougher sentences for officer assaults

By Mark Jones, secretary, North Wales Police Federation

Every single day our officers, staff and volunteers deal with very difficult and challenging situations; putting themselves in harm's way to uphold the law and protect the public. They must be able to carry out their duties as safely as possible.

Being assaulted is not, and never should be, regarded as 'part of the job'. An attack on an emergency service worker is an attack on society as a whole.

It is wholly unacceptable for our colleagues, along with those from other emergency services, to be threatened, attacked, verbally abused or spat at. Those responsible must face the full force of the law.

We should never forget that behind a collar number there are extraordinary people doing extraordinary acts every single day.

The Assaults on Emergency Workers Act was introduced in 2018 after much campaigning by the Police Federation. This

legislation sought to achieve tougher sentences for those who assault police officers and staff, and those from other emergency services.

Sadly, since this new law came into being the sentences handed out by the courts have been mixed. Our view is that anyone who commits an assault on an emergency service worker must spend time behind bars. We will never be shy in calling out lenient sentences.


The Ministry of Justice has just announced a period of consultation for a proposed increase to the maximum sentences available to the courts. The Police Federation will be responding to that with overwhelming evidence to support tougher sentencing.

For us here in North Wales, I urge you to

refresh yourselves on the Eight-Point Plan that was agreed by the Chief Constable, the Police and Crime Commissioner and North Wales Police Federation. The plan sets out the obligations on individuals, managers and the organisation to support colleagues who have been assaulted in the line of duty.

We know from the statistics that assaults on police have increased during the coronavirus pandemic, particularly around the despicable acts of deliberate coughing and spitting. Please look after yourselves and each other, please use the PPE provided to you – it is there to be used and offer some level of protection while you do your job.

From us all at the North Wales Police Federation, thank you for what you do, every single day.

 BEING ASSAULTED IS NOT, AND NEVER SHOULD BE, REGARDED AS 'PART OF THE JOB'. AN ATTACK ON AN EMERGENCY SERVICE WORKER IS AN ATTACK ON SOCIETY AS A WHOLE.

# Workshops help encourage diverse candidates to consider policing

By Andrea Beadles, positive action officer

I've been in policing as a police officer and now a staff member for around 16 years serving with the Met, Cheshire and, since 2018, North Wales Police (NWP) as the positive action officer.

I've been passionate about equality and diversity since my first posting to Bow Street Police Station in London where my beat covered Gerrard Street and Wardour Street in the busy heart of China Town.

Having lived for 10 years in the south of France, I've experienced first-hand what it's like living in a different country, speaking a language which isn't your mother tongue and all the challenges (and struggles) that crop up daily when immersed in a new and different culture.

I looked similar but sounded very different and, as a result, I find it easy to empathise with many of the positive action candidates, particularly those whose first language isn't English and those who have come to live in the UK and want to integrate and work with us serving our communities.

Since January 2020 I've joined with the newly-formed Workforce Representation Team, led by Inspector Ceri Hawe, and in March the team was complete with the addition of my new teammates PCs Rae Ellis and Amit Patel.

Our recent online benchmarking survey about positive action on the team SharePoint site was viewed by 663 officers and staff members with 504 submitted responses. The anonymised feedback comments made for interesting reading. As a result, to address some of the recurring feedback themes around the offer of positive action to minority backgrounds, we have been busy delivering online sessions to more than 500 staff around recruitment and diversity and developed a noticeboard poster to address, better inform and unravel some of the myths and misconceptions.

Other recent work in development has been the new Buddy Scheme, where I've been working with PS Liam Ho, chair of the NWP BAPA staff support network, to offer all new BAME student constables the opportunity to be paired with a dedicated

Buddy Supporter. This scheme launched in July as our new student officers hit the streets.

In June we took the Positive Action Support Scheme (PASS) workshops online in preparation for the police officer recruitment window opening on 6 July.

We are delivering two PASS workshops per week covering an overview of police officer recruitment, the Competency and Values Framework (CVF) and Code of Ethics, online application tests, the Online Assessment Centre and final interview preparation.

Thanks to the efforts of NWP officers and staff, and the introduction of the new Expression of Interest Form (EOI), we are developing a healthy talent bank of eligible potential candidates which has allowed us, We'll be sharing more updates with you soon on Fy Llais and in the next issue of the Workforce Representation Team newsletter 'Positive Times'.

We always welcome any questions or suggestions for the team, please contact us at: [PositiveAction@nthwales.pnn.police.uk](mailto:PositiveAction@nthwales.pnn.police.uk)



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**No1 CopperPot Credit Union is a not for profit organisation which exists to help the police family financially. We offer easy access savings accounts and fair finance in the form of loans and mortgages.**

It's been a difficult time during the COVID-19 pandemic for many. Lots of our members have had to support their partners and other family members who have suffered with redundancies and loss of earnings due to the pandemic and have therefore been left struggling. We want to take this time to remind the North Wales Police Family about what we offer and how we can help.

## **HELPING YOU TO SAVE**

We encourage our members to save on a regular basis, to help increase their financial security. We do this by ensuring all members save at least £5 per month. We have payroll deduction with the North Wales Police, to ensure that saving is as easy as possible. The idea is money will build throughout your career and you have access to it at any time, at no cost. This encourages people to use their savings to fund purchases or to help pay for unexpected bills if they arise. This can reduce the need to turn to use loans or credit cards, potentially saving money in interest.

Joining the credit union and opening a savings account is completely free.

Read more: [www.no1copperpot.com/savings/](http://www.no1copperpot.com/savings/)

## **A REMINDER TO OUR CURRENT MEMBERS WHO HAVE SAVINGS WITH US**

Your savings are free to withdraw and you can do so by giving us a call or requesting a withdrawal via our website.

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We offer a range of loans to help members borrow affordably, whether you're looking to buy a new car, home improvements or even consolidating existing debt. We never base our loan decisions solely on a member's credit score – we always focus on whether the member can comfortably afford the repayments, alongside our lending criteria.

Our website offers a breakdown of our loan products with loan calculators that allow you to assess affordability before you apply.

Read more: [www.no1copperpot.com/loans/](http://www.no1copperpot.com/loans/)

## **IF YOU HAVE A LOAN WITH US ALREADY**

We want to help our members as much as we possibly can, especially during these testing times. If you are struggling with your loan or mortgage repayments, please contact us and we will do our best to help you.

All loans are subject to affordability and our lending criteria.

Savings are protected by the Financial Services Compensation Scheme up to £85,000.

You can hold a maximum of £40,000 with us across all saving accounts.

## **Recruitment drive on track**

The Force has already exceeded its target for the Year 1 recruitment as part of the Government's three-year programme to boost officer numbers nationwide by 20,000 over three years.

Newly released Home Office figures show the Force recruited 92 officers from October last year up until the end of June. It's first year allocation was 62.

"We are one of only a handful of forces to have recruited more officers than we were originally allocated and this is a considerable achievement when you consider the challenging circumstances of the pandemic. Many other forces are only about a third of the way to their allocation target so this gives you an insight into how well we are doing," says Mark Jones, secretary of North Wales Police Federation.

"While this is a success story for the Force, I think we also have to remember that this is also good news for all our officers since they have been run-ragged trying to meet increased demand with reduced resources during the years of budget cuts and the public who want to see an increased police presence in their communities."

Nationwide, 22 per cent of the 20,000 target for recruitment has been met, marking the largest annual recruitment of officers since 2003/04.

## **Pensions consultation**

The Government has announced a consultation on its proposed remedy to the discrimination found when it launched the 2015 Career Average Revalued Earnings (CARE) Police Pension Scheme.

The consultation, which also involves other public service pension schemes, was launched on Thursday 16 July and will close on 11 October 2020.

The Police Federation of England and Wales (PFEW) is working with other UK staff associations to form a detailed response to the Government consultation.

"We are fully aware and acutely conscious of the financial importance of a fair remedy for all our members," says a PFEW statement, "Our position has always been, and remains, that officers should be permitted to remain on the pension scheme they joined, if this is to their benefit."



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Harvey Howell Solicitors are working with North Wales Police Federation to help you and your family settle your private affairs during this difficult time while maintaining social distancing.

This is done online and via the telephone and is a great way to settle things safely.

### WHAT DO YOU NEED TO THINK ABOUT?

- Did you know that by adding trust provisions to a will it can help protect your home from being used to pay care home fees if you need long-term care?
- Have you remarried leaving children from a previous relationship? You may have stopped those children from receiving an inheritance from you – we can fix that.
- What if your children divorce after your death? Do their ex-spouses receive money your children inherited from you? This can be prevented.
- Estranged children can make claims against an estate even if you have made a will – we can help prevent that.
- What happens if you have a stroke and lose the ability to make decisions for yourself? No-one can access bank accounts, pay bills or even decide on your medical treatment, including where and how you are treated and whether you have to live in a care home. These decisions are taken out of your family's hands. We can help your family have the final say through Lasting Powers of Attorney.
- Are you unmarried with a partner? Dying without a will distributes your estate in accordance with very old law which dictates how much family members receive. Unmarried partners receive nothing and, beware, your children's inheritance is administered by their surviving parent with whom you may no longer have a good relationship.
- What if you have vulnerable children or relatives? They might have problems with drugs or alcohol or gambling. Could they manage their inheritance? What if they are disabled - would their benefits stop if they inherit? We can help you manage that.
- Will your children pay inheritance tax after your death? We can help you plan to mitigate this.

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Taking into account your personal circumstances and in the light of the points raised above, one of our expert solicitors will be assigned to you. At no cost to you, they will set aside some time to prepare a report specifically for you which outlines:

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2. The solutions available to fix those problems.
3. The cost for us to fix the situation for you – with no obligation!

If you then want to us to fix things, we can do this safely by email or telephone.

### ALTERNATIVELY, YOU CAN PRODUCE YOUR OWN ONLINE WILL FOR £50 PLUS VAT

We are sure you will recognise the importance of the points we have raised above but, for now, if you just want to keep things as cheap and simple as possible you can produce your own non-advice-based will by visiting [www.harveyhowell.co.uk](http://www.harveyhowell.co.uk).

If later, on reflection, you decide you want to address any of the points we have raised above using our advice-based service then we will deduct any sum you have already paid from the total price of any new instructions.

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# A pandemic financial plan for all the family

## Ensure a safe financial future for yourself, your parents and your children during the coronavirus pandemic

**M**embers of the sandwich generation, those individuals in their 40s, 50s and 60s who are bringing up their own children while also providing care for their parents, face increased financial strain in the best of times. Pulled in different directions, they are also trying to save for their own retirement during a critical period in their working life.

In the current coronavirus crisis, the sandwich generation is facing additional challenges, with the pandemic impacting jobs, businesses, schools and home life.

It's the perfect storm of financial, emotional and time pressure. You might be in a senior role at work and have to juggle management responsibilities with the challenge of working from home. Or you might have been furloughed from your current role and face the prospect of a cut in income. Added to this, there are concerns about the performance of your pension and other investments given recent stock market falls.

So, amid this perfect storm, what can members of the sandwich generation do? A financial adviser can help to work out your priorities and put a plan in place to build wealth for the future. In the meantime, here are some tips on how to support your parents and your children – while also taking care of yourself.

### How to help your parents

Whether your ageing parents live with you, by themselves or in a care home, this is an anxious time. And while money is never an easy topic to talk about, having a conversation will allow you to plan for this period of uncertainty more effectively.

Do you have a clear understanding of your parents' assets, income sources, living expenses and debts? Do they have life insurance or long-term care insurance? Are they claiming all the benefits they are entitled to?

Involving a financial adviser at this point can remove emotion from the equation and restrict the discussion to the facts and figures – for example, if you need to adjust your financial plan due to a change in

circumstances caused by the coronavirus crisis.

Talk to your parents about financial scams in order to help prevent them from falling victim to online or telephone fraud. Keep in regular contact (via phone or digitally) and make sure they're aware that you're happy to discuss any money concerns that they may have.

And, though it is a difficult subject, it's important to check that your parents' affairs are in order. Will creation and legacy planning will be front of mind for many people during this time of uncertainty, and it's worth taking a look to make sure everything is up to date. Also note whether they've specified who can legally take control of their finances should they become unable to make decisions on their own.

### How to help your children

Whether your children are younger and home from school, or older and back living at home after their university has closed, or they have been laid off from their job, they will likely need increased emotional – and possibly financial – support.

Thinking about money as a family, rather than each generation trying to manage alone, is a great place to start, and has the added benefit of introducing younger generations to financial planning.

Ask yourself: what are you currently paying for childcare or schooling? Are you saving for a child's education or to help with a first-home purchase? Are loans and gifts to your children being structured in the most flexible or tax-efficient way?

The impact of the coronavirus may change the answers to these questions, and a financial adviser can help you identify what to prioritise and how to adapt to current circumstances if needed - while still saving for the future.

Pensions and Junior ISAs are great opportunities to give children a financial headstart, and it's worth contributing even in times of volatility. In the Budget in March, the annual allowance for a Junior ISA was more than doubled to £9,000. A parent or

guardian must set up the Junior ISA but anyone can pay into it, and there is no tax to pay on any income or gains. Even small contributions into a child or young person's pension can make a big difference over the long-term.

### How to help yourself

Remember, to continue caring for your children and your parents, you need to take care of yourself.

It can be tempting to try to predict the future, or react to events as they happen. Talking to a financial adviser can help you make a financial plan in a calm, rational way, rather than reacting to news stories or your own emotions. Putting the right plan in place will allow greater opportunities to build wealth over time - fulfilling your retirement plans while still supporting other generations.

If you can, continue contributing to your own pension and savings. Sacrificing saving today could result in financial strain tomorrow. In addition, life insurance and financial protection are relevant now more than ever - we may not like to think about death, serious illness and long-term sickness, but they're especially important if others rely on you financially.

Use your time in lockdown to give your budget a spring clean. Are there monthly costs that you could eliminate or reduce? Are you using available tax breaks? You may even find there is an opportunity to make the most of a fall in share prices and invest for the future.

When markets have dropped, it can be a good time to save and invest. It may seem counterintuitive, but you are buying cheap stocks.

Look after you and yours. If you have any questions or concerns about inter-generational financial planning, just ask a financial adviser. They're there to help.

To receive a complimentary guide covering wealth management, retirement planning or Inheritance Tax planning, contact Spillane & Co Wealth Management Ltd on **01492 531729** or email **spillaneandco@sjpp.co.uk**



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# Treatment of police pensions upon divorce

By Ben Evans, senior associate in family law at Slater and Gordon



The report of the Pension Advisory Group (PAG), 'A Guide to the Treatment of Pensions on Divorce' was published in July 2019.

Three recent decisions by the Family Court concerning the divisions of pensions have all referenced the PAG report as being influential on judicial decision-making.

The judgment of HHJ Robinson in *KM v CV* [2020] EWFC B22 and *RH v SV* [2020] EWFC B23 along with HHJ Hess' judgment in *W v H* (divorce: financial remedies) [2020] EWFC B10 can be drawn together to provide the following authority regarding the treatment of pensions:

- Expert evidence from a Pensions on Divorce Expert or PODE where proportionate and affordable is invaluable and often essential to provide evidence on the pension claim on divorce to achieve equality of income.
- The court is to determine the claim to a Pension Sharing Order taking into account the income - yield of pensions, as well as their capital value (CE), particularly in small to medium money cases, where needs are an issue. It will often be fair in such cases to aim to provide the parties with similar incomes in retirement by way of a Pension Sharing Order, rather than a simple division of CEs.
- When needs take precedence, the court will give less weight to contribution based

arguments and excluding any portion of a pension as 'non-matrimonial' is unlikely to be justified where pensions are the sole or main asset to meet the parties' post-retirement needs.

Pensions cannot be compared as like for like value with other capital assets. Mixing categories of assets by way of offsetting, risks unfairness and often the appropriate method is to divide the pension separately from other assets.

## How does this effect the claim on a police pension upon divorce?

The police pension is an unfunded final salary occupational pension scheme and the income from within the scheme per £ of CE is generally higher than annuity income outside the scheme per £ of CE. As such, subject to the CE being valuable, in a case where retirement is on the horizon and the case being one in which needs arise, the guidance from the PAG report is that the fair outcome would be for the Pension Sharing Order to be based on an equalisation of incomes on retirement and this approach requires expert evidence from a PODE.

This is different to adopting the approach of simply dividing the pensions by equality of capital value (CEs). Therefore, in the majority of cases, before the claim to a Pension Sharing Order can be determined, it's now more likely than ever that there will need to be a joint instruction to an expert pension actuary (at joint expense) to prepare a pension report and to calculate the Pension Sharing Order to equalise incomes.

Further, it's certainly not clear cut, nor guaranteed, that the portion of the police

pension accrued prior to co-habitation/marriage will be automatically ring-fenced from the pot for division. Where the pensions concerned represent the sole or main mechanism for meeting the post-retirement needs of both parties and where the income produced by the pension funds after division falls short in meeting needs, the court's approach is likely to be that no portion of the pension should be excluded and that all the pension provision, regardless as to when it accrued, should be taken into account in determining the Pension Sharing Order.

This is not to say that practitioners should stop asking the PODE to calculate percentages for Pension Sharing Orders on the basis of both the entirety of the pension provision as well as only that pension that has accrued during the relationship but, unless the latter calculation meets the needs of the receiving spouse, the likelihood is that the judge will order a Pension Sharing Order that is higher - thereby dipping into the pre-marital/post-separation pension contributions.

While there's no 'one size fits all' to the answer as to how pensions should be treated upon divorce and every case is decided on its own facts, at the discretion of the judge, the comments on pensions in recent case law referencing the PAG report should be treated as authoritative and persuasive.

When going through a divorce, it's imperative that you seek advice from a divorce specialist experienced in dealing with police pensions.

If you would like specialist advice from a family lawyer please contact Slater and Gordon on **0808 175 7710** and we'll be happy to help.

## Charity challenge for hospice

Former North Wales Police officer Alan Pierce tackled two of Llandudno's steepest hills in memory of fellow retired officer and NARPO member Lynne Harvey raising funds for St David's Hospice in the process.

Alan, who has had a new hip and serious ankle ligament problems in the last few years, walked from his home in Craig y Don to the top of Old Road, following the tram tracks, with gradients of up to one in four, and then up Happy Valley to the ski slope, both on the Great Orme, every day for 10 consecutive days.

Alan, who has known Lynne's partner, fellow retired officer Gwyn Jones, for 50 years wanted to support the hospice.

"Gwyn always spoke highly of how they treated Lynne so I spoke to him about doing the walk and said he could be my campaign manager and spread the word," said Alan.

Gwyn commented: "When Alan told me that he wanted to raise money for St David's Hospice I was full of encouragement and offered to support him. But when he asked me about doing it in memory of Lynne I felt emotionally honoured and happy with the proposal. It's a charity that's close to my heart



En route, charity fund-raiser Alan Pierce.



Alan Pierce and Gwyn Jones outside the hospice.

after the wonderful care Lynne received."

Lynne was a respected and well liked North Wales Police officer. She died aged 63 in

May 2019 after a four-year battle with cancer.

Alan's walk raised £2,730 for St David's Hospice. Well done, Alan!



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