

Just a Touch of Grey? How Many Police Officers and Firefighters Began Receiving Pension Benefits at a Relatively Young Age?

The recent surge in resignations and retirements from the police department—more than 2,400 through the first week of October this year compared with an average of 1,800 annually over the past decade or about 2,000 in all of 2019—highlights the fact that police officers and other uniformed city employees can collect their pensions for many more years than other city workers. While most New York City employees cannot receive their pensions until they turn 62, police officers and firefighters can retire at any age after they have completed the required number of years of uniformed service. This is different from many other major U.S. cities such as Los Angeles, Chicago, and San Diego, where police and firefighters must be at least 50 to receive their pensions.

In New York City, most police officers and firefighters leave city service after they qualify for their full pension and health insurance benefits—20 years of service for those hired before July 2009, 22 years for those hired since then.¹ Police and firefighters typically join the force at a young age—the median age of officers hired since January 2019 is under 26. An early start to their careers coupled with retirement at 20 or 22 years of service means that many police officers and firefighters retire at a relatively young age and receive pensions for a considerable number of years. We look at the age of police officers and firefighters when they begin to collect their pensions.

- Two-thirds of retired police officers who began receiving full pension benefits since 2010 were under age 50 at the time of their retirement, with almost 30 percent under age 45.
- A total of 929 former uniformed firefighters began receiving pension benefits from January 2010 through August 2020, with 20 percent under age 50 when benefit payments started.
- Uniformed personnel who suffer disabling injuries during their careers begin collecting disability pension benefits regardless of their age or length of service. Nearly 3,400 uniformed firefighters retired with disability pensions since 2010, over half of whom were under age 50 at retirement. Firefighters are much more likely than police officers to retire with disability pensions.

More Than 8,500 Retired Police Officers Began Receiving Full Pension Benefits Before Turning 50			
<i>Non-Disability Pensions Only, January 2010 through August 2020</i>			
Age at Retirement	Number of Retirees	Percentage	Cumulative Percentage
Under Age 45	3,526	28%	28%
Age 45 to 49	5,016	39%	67%
Age 50 to 54	2,985	23%	91%
Age 55 or Over	1,194	9%	100%
TOTAL	12,721	100%	
SOURCE: Pension Payroll Management System			
NOTE: Includes only uniformed police personnel who received full pension benefits as soon as they retired.			
<i>New York City Independent Budget Office</i>			

Less Than 200 Retired Firefighters Began Receiving Full Pension Benefits Before Turning 50			
<i>Non-Disability Pensions Only, January 2010 through August 2020</i>			
Age at Retirement	Number of Retirees	Percentage	Cumulative Percentage
Under Age 45	45	5%	5%
Age 45 to 49	137	15%	20%
Age 50 to 54	260	28%	48%
Age 55 or Over	487	52%	100%
TOTAL	929	100%	
SOURCE: Pension Payroll Management System			
NOTE: Includes only uniformed fire personnel who received full pension benefits as soon as they retired.			
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Endnote

¹ Uniformed correction officers and sanitation personnel now reaching 20 years of service also qualify for full pension benefits, but those hired on or after April 1, 2012 will need to serve 22 years to receive full pension benefits.