



# **PENSIONS FOR LIFE PARLIAMMENTARY DROP-IN**

**BRIEFING FOR PARLIAMMENTARIANS**

**1 MAY 2019**

# PENSIONS FOR LIFE PARLIAMENTARY DROP-IN BRIEFING FOR PARLIAMENTARIANS 1 MAY 2019



Thank you for attending the National Association of Retired Police Officers' (NARPO) parliamentary 'Pensions for Life' drop-in.

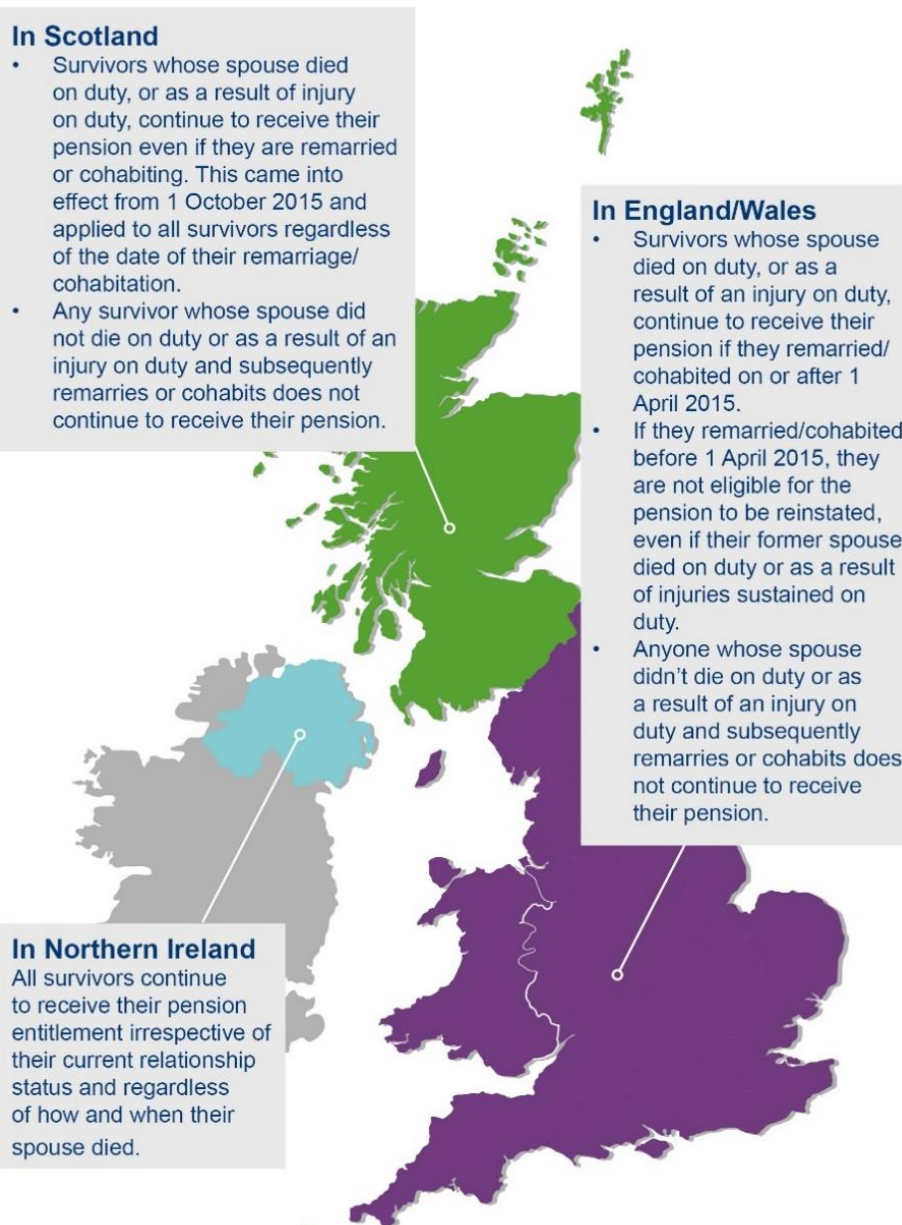
We are seeking support from parliamentarians for our campaign to secure pensions for life for widows, widowers and civil partners of Police Officer's in England and Wales regardless of future relationship status.

If you'd like to share about the drop-in on social media, then please tag us at [@narpohq](https://twitter.com/narpohq) and use the hashtag **#PensionsForLife**.

## CURRENT POLICY CONTEXT

Following a change to the Police Pension Regulations in 2015, there is glaring inequality in the treatment of Police Widows and Widowers throughout the United Kingdom.

Depending on where their deceased spouse served as a police officer, the nature of their death and the date of the survivor's remarriage, cohabitation or civil partnership, some widows and widowers are entitled to payment of the police pension and others are not.



## **WHY NARPO ARE CALLING FOR CHANGE IN SURVIVOR'S PENSIONS**

All police widows and widowers have the right to be treated the same regardless of their personal relationship status. In England, Wales and Scotland, the unfair approach towards survivor's pensions puts many in an extremely difficult position, forced to make a choice between financial security or isolation.









NARPO is calling for a UK-wide policy on survivor's pensions which would see those who remarry or cohabit after the loss of their spouse, retain their pension entitlement in full regardless of how their spouse died. This is the current model in Northern Ireland and is the UK-wide policy for widows, widowers and civil partners of Armed Forces personnel.

The UK Government have said that in order to ensure that public services remain affordable, it is not possible to pay pensions to widows and widowers in England and Wales who do not meet the current criteria.

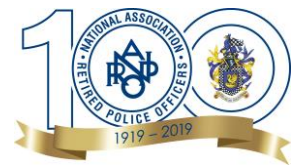
However, in a recent report issued by the Government Actuary's Department, it is stated that between 2012-2016, 5631 police pensioners were identified as having no dependent. This means that despite paying for survivor benefits, funds paid into these pensions will never be claimed. By comparison, in the same period, just 77 pension schemes ceased due to remarriage.

Spouses and partners of police officers make an immeasurable contribution towards public service which often goes unrecognised. Due to the nature of a police officer's work, it would be very difficult to have both a career in the force and a family without the support of a partner at home. The support provided by the spouse of a police officer is crucial both emotionally and practically. At NARPO we recognise this and that's why we welcome spouses, widows, widowers and partners as members.

We have spoken to many of our members who have been directly affected by this policy through either cohabitating with a new partner or remarrying. We hear the same things from them:

-  Their deceased spouse's job created an unpredictable home life. They worked long hours at unsociable hours, often working on weekends, bank and public holidays.
-  Having a husband or wife as a Police Officer was stressful, they were often engaged in dangerous, sometimes secretive work which caused great worry. The burden and pressure of the role was shared.
-  Due to the changeable hours of the job, a police officer's spouse has often been unable to work full-time themselves due to childcare requirements. For this reason, they've been unable to build up their own occupational pension.
-  Police pension contributions were high. Many struggled financially in the past when their families were young for the promise of security in old age or to ensure that their family would be provided for should the worse happen. Some even paid extra money into their pensions. This is all lost when the survivor remarries or cohabits.
-  Unfortunately, it is predominantly women who are affected by this policy which reinforces an outdated view that a new husband will provide for his wife. This policy results in many women having no financial independence in their new relationship.
-  Many widows who have been affected by this policy have been hit twice as they fall into the 'WASPI generation' born in the 1950s. They have not only lost their entitlement to the police pension but also have seen an unplanned reduction in their state pension.
-  If our members had divorced their deceased spouse prior to their death, they would have received a portion of their pension.
-  Armed Forces widows and widowers have rightly been granted pensions for life for surviving spouses or civil partners, regardless of how the circumstances of death. Why is it a different policy for the police officers?

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As a result of repeated Government inaction on this issue, NARPO have reluctantly sought legal advice from a leading Human Rights Barrister in an effort to get justice for those women, men and children who are victims of this archaic and unfair regulation, which severely restricts their life choices.

We have now received positive legal advice that indicates we have a sound case to pursue this matter under the Human Rights Act and in particular the right to fair proceedings under Article 6, the protection of property under Article 1 Protocol 1 and the Right to Respect for Private and Family Life under Article 8.

We are asking the Government finally to put this matter right and give the victims what they rightly deserve.

### HOW CAN PARLIAMENTARIANS HELP?

We urge MPs and peers to support this important campaign and have outlined some of the ways in which you can help.

- 1. Sign the Early Day Motion**
- 2. Table Parliamentary Questions to press the Government on the need for change**
- 3. Write to the Home Secretary regarding survivor pension inequality and discuss informally with front bench colleagues**
- 4. Apply for a Westminster Hall Debate on police widow and widower's pensions**
- 5. Support NARPO members in your constituency by publicly calling for change and issuing a local press release**

We would of course be grateful for any further support you can offer, and please do not hesitate to contact Beth Sidwell on [b.sidwell@connectpa.co.uk](mailto:b.sidwell@connectpa.co.uk) or 020 7222 3533 if you require any further assistance.

### ABOUT NARPO

NARPO is a member organisation that represents over 90,000 members spanning all forces across England and Wales.

Formed in 1919 by a group of retired police officers, NARPO is a branch-led organisation with headquarters in Wakefield. Since that time, we have become one of the largest public sector pensioner organisations in the country.

Our members include former police officers, staff, their partners and former partners and those widowed both in and after service. We strive to improve the lives of our members, whether it be in work or leisure, to thank them for the contribution they have made to our society.

### FURTHER INFORMATION

For further information about NARPO, please contact Beth Sidwell at [b.sidwell@connectpa.co.uk](mailto:b.sidwell@connectpa.co.uk).



## **EARLY DAY MOTION**

The following EDM has been tabled and is available to sign here: <https://bit.ly/2Y9Xbix>

### **Police Widows/Widowers Pension Equality – EDM #2351**

*That this House recognises the invaluable contribution of all who have served, and continue to serve, in the police force, including those who made the ultimate sacrifice in the protection of others; acknowledges that the support provided by the spouse of a police officer is crucial both emotionally and practically; and as such recognises the difficult and unfair position that police widows and widowers in England, Wales and Scotland face due to the current Police Pension Regulations 1987 which removes access to their pensions when they marry or cohabit; believes that all police widows and widowers have the right to be treated the same regardless of their personal relationship status; and calls on the Government to urgently align the status and rights of police widows and widowers in England, Scotland and Wales with the rights of Northern Ireland police widows and widowers and thus retain their pension entitlement in full regardless of how and when their spouse died.*

## **PARLIAMENTARY QUESTIONS**

We would appreciate it if you could raise the concerns of NARPO members via Parliamentary Questions (both written and oral). Suggested questions are included below:

### **Oral questions**

Will the Minister ensure that police widows and widowers in England and Wales receive the same pensions benefits as their counterparts in Northern Ireland?

Will the Minister ensure that police widows and widowers in Scotland receive the same pensions benefits as their counterparts in Northern Ireland?

Will the Minister confirm his support for the fair and equal treatment of police widows and widowers across the UK, and will he look to amend the Police Pensions Regulations to allow access to survivor pensions for all those who remarry or cohabit?

Will the Minister confirm his recognition of the role that spouses play in providing crucial support both emotionally and practically to police officers, which helps them conduct their role and provide a public service?

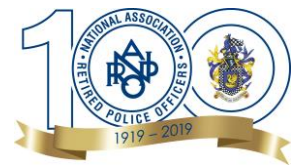
Does the Minister feel that the treatment of police widows and widowers in England, Wales and Scotland, in relation to survivor pensions, is fair?

Can the Minister advise why some families of police officers who have lost their lives in the conduct of their duty, or as a result of injuries sustained, are punished when they choose to remarry or cohabit by the Police Pensions Regulations?

### **Written questions**

To ask the Secretary of State for the Home Department, how many police widows and widowers in a) England and Wales; and b) Scotland have had their pensions revoked as a result of remarriage or cohabitation.

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To ask the Secretary of State for the Home Department, what estimates his Department has made of the cost of paying all survivor pensions to police widows and widowers, regardless of remarriage or cohabitation and when it occurred.

To ask the Secretary of State for the Home Department, how many widows and widowers of police officers in England and Wales whose spouses were killed on duty or as a result of injuries sustained on duty, have had their pensions revoked as a result of their remarriage or cohabitation before 1 April 2015.

To ask the Secretary of State for the Home Department, what assessment he has made of the contribution and sacrifices made by spouses of police officers, through their support of serving officers.

To ask the Secretary of State for the Home Department, what assessment he has made of the financial impact on police widows and widowers after the loss of their survivor pension due to remarrying or cohabiting.

To ask the Secretary of State for the Home Department, what assessment has been made of the 1987 Police Pension Regulations in relation to survivor pensions, and why the approach in England, Wales and Scotland differs to that of Armed Forces Pensions.

To ask the Secretary of State for the Home Department, if he will make a statement on the current Police Pension Regulations in relation to survivor pensions, and why the approach differs in England, Wales and Scotland to that of Northern Ireland.

## **DRAFT LETTER TO SECRETARY OF STATE**

Dear Home Secretary

### **Police survivor's pension inequality**

I recently attended a parliamentary drop-in hosted by the National Association of Retired Police Officers (NARPO) to discuss pension inequality for police widows and widowers.

As you will know, due to changes to the Police Pension Regulations, there are now three different approaches in the UK relating to access of survivor's pensions. Entitlement varies across England, Wales, Scotland and Northern Ireland, depending on where the deceased spouse served, the nature of their death and when the survivor remarried, began cohabiting or entered into a civil partnership.

I was saddened to learn of the glaring inequality and believe that all widows and widowers should be treated the same regardless of their personal circumstances. Spouses and partners of police officers make an immeasurable contribution towards public service which often goes unrecognised. Due to the nature of a police officer's work, it would be very difficult to have both a career in the force and a family without the support of a partner at home. This support is crucial both emotionally and practically.

The approach adopted in England, Wales and Scotland puts many, including my constituents, in an extremely difficult position, forced to make a choice between financial security or isolation. I therefore encourage the Government to urgently align the status and rights of police widows and widowers in England, Scotland and Wales with the rights of Northern Ireland police widows and widowers. This would allow them to retain their entitlement in full regardless of how and when their spouse died.

I look forward to receiving your reply [optional: which I will share with NARPO members living in my constituency].



Yours sincerely

[insert name]

## **PRESS RELEASE**

### **LOCAL MP BACKS CAMPAIGN FOR SURVIVOR PENSION EQUALITY**

[insert name], MP for [insert constituency] has shown their support for a campaign to grant survivor pensions for life to police widows and widowers. This comes after Mr/Ms/Mrs [insert surname] attended a parliamentary drop-in held by the National Association of Retired Police Officers (NARPO).

Following a change to the Police Pension Regulations, there are now three different approaches to survivors' pensions in the UK and what happens if an individual remarries, co-habits or forms a civil partnership after the death of their spouse.

In Northern Ireland all police widows retain their survivor's pension upon remarriage, co-habitation or civil partnership irrespective of the circumstances of the death of their spouse. Whereas throughout the rest of the UK, the pension is only retained if the death of the spouse occurred on duty or as a result of an injury on duty. To further complicate matters in England and Wales the pension is only retained if the remarriage or cohabitation occurred after 1<sup>st</sup> April 2015, whereas in Scotland there is no such restriction.

This unfair policy puts widows and widowers in an incredibly difficult position, forced to make a choice between financial security or isolation. This is why NARPO is urgently calling for the Government to align the status and rights of police widows and widowers in England, Wales and Scotland with the rights of Northern Ireland police widows and widowers. This would mean that they would retain their pension entitlement in full regardless of how and when their spouse died.

Speaking after the drop in [insert name] said:

*"I was delighted to attend NARPOs drop-in to learn more about this issue. I believe all police widows and widowers deserve to be treated the same throughout the UK. Their contribution to public service often goes unrecognised but they provide crucial support to their spouses in conducting their roles, both emotionally and practically. They should be given the opportunity to live out the rest of their lives with both financial security and the option to remarry or cohabit"*

NARPO Chief Executive, Steve Edwards said:

*"We hear from our members every day about the significant impact this policy has had on their lives and the lives of their families. We are very grateful for the support we've received from parliamentarians. It is now time for the Government to recognise that this inequality that exists within the UK is unjust and rethink their approach."*

**ENDS**

#### **Note to editors:**

- NARPO is a member organisation that represents over 90,000 members spanning all forces across England and Wales.

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- Their members include former police officers, staff, their partners and former partners and those widowed both in and after service.
- They strive to improve the lives of their members, whether it be in work or leisure, to thank them for the contribution they have made to our society.

For more information please contact Beth Sidwell via [b.sidwell@connectpa.co.uk](mailto:b.sidwell@connectpa.co.uk) or 020 7592 9592