



# NARPO

National Association of  
Retired Police Officers

NARPO is an association founded in 1919 that represents the interests of more than 88,000 former police officers of all ranks together with their widows, widowers and former partners. Its primary concern is to promote measures for the welfare of members with particular regard to pensions and welfare. In promoting those aims it takes a general interest in all issues affecting the health and wellbeing of older people in society.

We are currently campaigning on a number of issues including:

## Police Widows Pension for Life Injustice

Following recent changes to the Police Pension Regulations concerning survivors' pensions, and how they are dealt with should the survivor remarry, co-habit or form a civil partnership, there are now three different approaches in operation within the United Kingdom.

In Northern Ireland all survivors of members of the Police Pension scheme now retain their pensions for life irrespective of the circumstances of the death of the former officer. As a result, all survivors who are remarried or cohabiting have had their pensions reinstated effective from 1 July 2014.

The Police Pension Regulations were changed in January 2016 and this change means that survivors' pensions paid in respect of the 1987 scheme will no longer be subject to the forfeiture rule where the police officer dies on duty or dies as a result of an injury received on duty.

In England and Wales this change only applies to widows, widowers or surviving civil partners, who marry, remarry, form a civil partnership or started to cohabit on or after 1st April 2015. This change came into force retrospectively from 1st April 2015.

To highlight the unfairness of this change we are aware of a case in Leicestershire where two officers were tragically killed on duty in the same incident; both widows have remarried, one retains the pension the other doesn't simply because of the date of their remarriage.

In Scotland however the change applies to all those wives, husbands, or civil partners of police officers who dies on duty or dies as a result of an injury received on duty who have already had their pension withdrawn because of remarriage, forming a civil partnership or cohabitation and they have already had their pension reinstated with effect from 1 October 2015, irrespective of the date of their remarriage, cohabitation or civil partnership.

NARPO encouraged its members to write to their MP's and we hosted a lobby and reception in Parliament, where it became apparent on speaking to MP's that the real sticking point of implementing the changes as made in Northern Ireland were a perception that this would be at some considerable cost. Since then we have obtained a report from the Government Actuary's Department that shows that in England and Wales only 131 pensions have been forfeited because of remarriage or cohabitation. Hardly a significant cost involved there; so we are urging Government to reconsider this matter, eradicate this glaringly obvious inequality and unfairness, and do the right thing. Which would allow police widows to live their lives without having to make the demeaning and daunting choice of either living alone or forfeiting their pension to enjoy companionship and happiness in later life. All we are asking is that police widows are treated the same throughout the UK, surely this is the right thing to do?

**Later Life Ambitions** - brings together the collective voices of over a quarter of a million pensioners through the National Association of Retired Police Officers, The National Federation of Occupational Pensioners and the Civil Service Pensioners' Alliance. Our members have ambitious aspirations for the next generation of pensioners. From fair pensions to safe and sustainable care services, and from accessible housing to regular bus services to promote independence. We require bold and forward-looking action from our political leaders. With your support, we want to change the terms of the debate – to focus on the ambitions of pensioners rather than the perceived 'costs' to the rest of society. Therefore, we urge you to join us in calling for an aspirational and ambitious future for those in later life. For more details on the campaign, please visit the website at:

<https://connectpa.co.uk/after-life-ambitions/> or follow us on twitter @laterlives

## NARPO The Voice of Retired Police Officers

For more information on these and other topics, visit our website at [www.narpo.org](http://www.narpo.org), follow us on twitter @narpoHQ or email: [hq@narpo.org](mailto:hq@narpo.org)

