

5.5 Children's pensions

If you die in service or when you are receiving a PPS pension, or after you have left the police service with an entitlement to receive a deferred PPS pension, children's pensions will be payable to your legitimate or adopted children, but not to the children (including step-children) of a marriage which took place in retirement, nor to children adopted in retirement. The same awards are payable to your children regardless of whether you are a male or female officer.

Whether your children meet the conditions for an award also depends on their age. If they are aged 16 or over, a pension is not payable unless they are in full-time education or training, or substantially dependent on you at the time of death. The definition can include: stepchildren, adopted and illegitimate children. If you die after leaving PPS the children must have been substantially dependent on you both at the time your service ended and at your death.

Any children's pensions which become payable on or after 6 April 2006 will cease at age 23, unless the child is dependent on you by reason of disability at the date of your death.

More details of whether your children would be eligible for an award are given in the tables at the end of this section. The types of award are considered below.

5.5.1 Child's ordinary allowance

A child's ordinary allowance is generally 18.75% of your ordinary, short service or ill-health pension (if such a pension was payable) or otherwise your notional ill-health pension (see Section 6.2). Where more than two child allowances are payable, they cannot exceed 37.5% of the pension. Where the child is an orphan, the amounts are increased to 25% and 50% respectively.

5.5.2 Child's accrued allowance

A child's accrued allowance is generally 18.75% of your deferred pension, irrespective of whether or not the deferred pension was in payment. Where more than two child allowances are payable they cannot exceed 37.5% of the pension. Where the child is an orphan the amounts are increased to 25% and 50% respectively.

5.5.3 Child's pension: increase for the first 13 weeks

If, after your death, there is no widow's, widower's or surviving civil partner's pension payable a child's pension is increased for the first 13 weeks so that it will equal your pensionable pay (and your rent or housing allowance, if any) for the week before you die (if you die in service), or the weekly amount of your pension (if you die while in

receipt of a pension). Your child's accrued pension will not be increased, however, if you have a deferred pension which is not in payment at the time of your death.

5.5.4 Child's pension: summary of who qualifies	Specific conditions
Child's relationship to you	
Child of your marriage	Your marriage must have taken place before your retirement
Stepchild	You must have married the child's parent before retirement and the child must be substantially dependent on you when you die.
Adopted child	Child must have been adopted before retirement.
Any other child who is related to you or is a child of your spouse	Child must have been substantially dependent on you both at the time of your retirement and death.

Child's age	Circumstances in which a child's allowance may be paid
Under 16	In all cases
16 and under 17	In all cases, except where a child is in full-time employment (unless full-time vocational training).
Over 17 and under 19	Child is: <ul style="list-style-type: none"> • in full-time education, or • in full-time vocational training, or • permanently disabled, and substantially dependent on relevant parent, when latter died, or became permanently disabled while receiving a child allowance, or the police authority determine that an allowance should be paid.

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Note: The allowance of a child in full-time vocational training may be reduced depending on the amount of any income related to that training.