

## POST RETIREMENT MARRIAGES

Although we deal with the subject quite often the issue of Post Retirement marriages is one that still causes considerable correspondence; telephone enquiries and concern from those people affected.

In 1978 pension provision was made for the first time for widows of post retirement marriages and this was a considerable improvement to the police pension scheme. The widow of a police pensioner - who has service since that date - is now entitled to a pension regardless of when the marriage occurred but such a pension is only based upon contributions since April 1978.

NARPO, along with many other Pensioner organisations, has striven to persuade the Government to make the provisions retrospective but without success, and in the realisation that any retrospective improvement would have to be paid for retrospectively. The provisions introduced in 1978 had to be paid for and pension contributions were increased from 7% to 11%. The serving officers would certainly not be prepared to pay additional contributions and the Government is inflexible in its refusal to put further burdens on the taxpayer. It is also apparent that any concession granted to the police pensioner would, in addition, also have to be applied to all other public sector pensioners.

What has to be borne in mind is that the Police Pension scheme is not funded and monies paid by our members whilst they were serving were used to help pay the pensioners of that time. The current contributions of 11% now being paid by the serving officers are going towards paying the present pensioner. The extra money paid for the widow's portion provided cover for the current spouse under the, then, existing Police Pension Regulations.

There have been considerable improvements to the Police pension scheme since its commencement but any improvement to a scheme will always leave behind people who cannot benefit. This happened when widows' pensions were first introduced as Flat Rate Pension (and there are still many of these about), when the widow's rate was increased to a third in 1956 and to a half in 1972. There always has to be a cut off point and, whilst in the case of post retirement marriages, there does seem to be some inequalities, it has to be remembered that officers taking up the option to up-rate in 1972 were not making provision for the widow of a post retirement marriage as such a provision did not exist at that time.

The NEC did seek legal advice on the issues raised by this situation and, following that advice, accepted that there was very little chance of changing the attitude of Government in this country. We are, however, still exploring possibilities through the European Commission in conjunction with other interested pensioner groups.