

Research Briefing

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Police Pension Scheme



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Summary

An overview of the Police Pension Scheme, including government changes to pensions and the remedy to the discrimination caused by these changes.

What is the Police Pension Scheme?

The Police Pension Scheme (PPS) in England and Wales is a contributory, defined benefit occupational pension open to police officers which pays a promised income in retirement.

The scheme is administered locally by individual police forces. The National Police Chiefs' Council publishes a [list of administrators](#) that members can use to confirm the relevant administrator for their police force.

The schemes

There are three different police pension schemes.

- The 1987 scheme, which was open to new entrants until 6 April 2006, provides pension benefits based on a members' final salary and their length of service.
- The 2006 scheme, which was open to new entrants from 6 April 2006 until 1 April 2015, provides pension benefits based on a members' final salary and their length of service.
- The current scheme, the 2015 scheme, was introduced on 1 April 2015. All active members on that date transferred to the 2015 scheme unless they qualified for 'transitional protections'. This scheme provides pension benefits based on career average earnings rather than final salary. This means that pension benefits are calculated according to average earnings over a member's career. From 1 April 2022, all active members of the PPS build up their pension benefits in the 2015 scheme.

McCloud remedy

The government reformed public service pensions in 2014 and 2015. Like members of other public service schemes, police officers were transferred to the reformed career average scheme. The government decided that members closest to retirement would not be affected by the reforms. In many cases these members could stay in the existing ‘legacy’ schemes rather than moving to the newer ‘reformed’ schemes.

In 2018, the government was found to have discriminated against younger members of public service pension schemes. The judgment, known as McCloud, resulted in the government making changes to public service pension schemes to remedy discrimination which had taken place.

More information on the McCloud remedy is available in the Library briefing [Public service pensions – response to McCloud](#).

Devolved legislatures

Policy on occupational pensions is reserved to the UK Parliament. However, Scottish Ministers have the power to make regulations for [police pensions in Scotland](#).

Police pension policy is devolved to Northern Ireland and is the responsibility of the Northern Ireland Department of Justice. The scheme is administered by the [Northern Ireland Policing Board](#). Pensions policy as a whole is a devolved issue.

Further information

For further information on the development of the PPS, see the Library briefings:

- [Police pensions – background](#) (September 2014)
- [Police Pensions – 2015 reforms](#) (March 2015)

1 Background

The Police Pension Scheme has its origins in a scheme introduced by the Metropolitan Police in 1829, though the Police Pension Scheme as it exists today was not established until the 1920s.¹ The [Police Pensions Act 1976](#) provides the legislative framework for the current overarching Police Pension Scheme, with the detailed rules for each individual scheme contained in regulations.²

The Police Pension Scheme (PPS) in England and Wales is a contributory, defined benefit occupational pension open to police officers which pays a promised income in retirement.

The scheme is unfunded, which means there is no fund of assets which is invested and from which pension benefits are paid. Instead, each police authority pays employer and employee contributions into a separate account, which is then used to pay the pensions of pensioner members. Where the income in these police authority accounts is insufficient to meet to the costs of pensioner benefits, the account is topped up by Home Office grant.³

Like other public service pension schemes, retired members of the PPS receive an income from the scheme which is taxed, and may also receive a tax-free lump sum. More information is available in the Library briefing on [Pensions tax](#).⁴

1.1 Devolved legislatures

Policy on occupational pensions is reserved to the UK Parliament. However, Scottish Ministers have the power to make regulations for [police pensions in Scotland](#).⁵ Police pension policy is devolved to Northern Ireland and is the responsibility of the Northern Ireland Department of Justice. The scheme is administered by the [Northern Ireland Policing Board](#).⁶ Pensions policy as a whole is a devolved issue.

¹ Peninsula Pensions, [The Police Pension Scheme 1987](#), 14 August 2025; [Police Pensions Act 1921](#)

² [Police Pensions Act 1976](#); See [Police Pensions Regulations 1987 1987/257](#); [Police Pensions Regulations 2006 2006/3415](#); [The Police Pensions Regulations 2015 2015/445](#)

³ Home Office, [Circular: police pension scheme - updated guidance \(10/2008\)](#), 28 May 2008

⁴ Commons Library research briefing SN-00625, [Pensions tax](#)

⁵ Scottish Public Pensions Agency, [Police](#), accessed 19 February 2026

⁶ Northern Ireland Policing Board, [Police Pension Board](#), accessed 6 January 2026

1.2

Scheme administrator

Administration of the Police Pension Scheme is the responsibility of individual police authorities. The National Police Chiefs' Council publishes a [list of administrators](#) that members can use to confirm the relevant administrator for their police force.⁷

⁷ NPCC, [Find Your Administrator](#), accessed 12 December 2025

2 Schemes

The [Police Pensions Act 1976](#) provides the legislative framework for the scheme, with the detailed rules for each scheme contained in regulations.⁸ The Home Office publishes members' guides for each scheme which set out the scheme rules.

2.1 Police Pension Scheme 1987

The 1987 scheme was open to new entrants until 6 April 2006.⁹ The scheme rules are contained in the Police Pensions Regulations 1987, as amended.¹⁰ The Home Office publishes a [members' guide for the 1987 scheme](#).¹¹

Scheme benefits

- Final salary benefits: Pension benefits are calculated based on a member's annual salary in the final year of service (or their annual salary in one of the preceding two years if this was higher) and their overall length of service.¹²
- Lump sum: There is no automatic lump sum entitlement, but eligible members can surrender of their annual pension to create one. This is known as commutation.¹⁵

1 Commutation

Members can choose to exchange part of their pension income for a tax-free lump sum, which is known as commutation. Members can convert up to 25% of the value of their pension fund.¹³ MoneyHelper, a government-backed pension guidance service provides information on [defined benefit pension schemes](#).¹⁴

⁸ [Police Pensions Act 1976](#); See [Police Pensions Regulations 1987 1987/257](#); [Police Pensions Regulations 2006 2006/3415](#); [The Police Pensions Regulations 2015 2015/445](#)

⁹ Home Office, [Police pension scheme 1987: members' guide](#), 8 November 2017, p1

¹⁰ [The Police Pensions Regulations 1987](#) SI 1987/257

¹¹ Home Office, [Police pension scheme 1987: members' guide](#), 8 November 2017

¹² Home Office, [Police pension scheme 1987: members' guide](#), 8 November 2017, p6

¹³ Home Office, [Police pension scheme 1987: members' guide](#), 8 November 2017, p8

¹⁴ MoneyHelper, [Defined benefit pension schemes: final salary and career average explained](#), accessed 16 December 2025

¹⁵ Home Office, [Police pension scheme 1987: members' guide](#), 8 November 2017, p8

- Normal pension age: Members with 25 years' pensionable service can retire with an ordinary pension paid immediately on retirement at age 50. Members with 30 years' pensionable service can retire with an immediate pension before age 50.¹⁶ Short service pensions are payable to members with less than 25 years' service (but at least two) at their compulsory retirement age, which is dependent on rank.¹⁷
- Ill-health retirement: If a selected medical practitioner finds that a member is permanently disabled for the ordinary duties of a member of the police force, and there are no suitable alternative duties that the member could undertake, the police authority will decide to retire the member. If the authority decides to retire the member, the member will be entitled to an immediate ill-health pension and lump sum if they meet certain criteria:
 - if the member has at least two years' pensionable service, and the retirement is on the grounds of permanent disablement, or;
 - after any length of service if the retirement is on the grounds of permanent disablement resulting from an injury on duty.

The ill-health pension is calculated in a similar way to an ordinary pension and is then 'enhanced' to compensate for the lost opportunity of serving until normal retirement.¹⁸

- Survivor's pension: In the event of a member's death, a pension is payable to their qualifying partner or dependants.¹⁹ A death grant may also be payable to a qualifying partner if the member dies in service.²⁰ See [section 5.3](#) for more information about the eligibility criteria for survivors' benefits.
- Pension increases: Once in payment, the pension is increased annually in line with the Consumer Price Index on excess over Guaranteed Minimum

¹⁶ Home Office, [Police pension scheme 1987: members' guide](#), 8 November 2017, p6

¹⁷ Home Office, [Police pension scheme 1987: members' guide](#), 8 November 2017, p6; From 1 October 2006, the compulsory retirement age for a constable, sergeant, inspector or chief inspector is 60 years old. For an officer with any higher rank, the compulsory retirement age is 65.

¹⁸ Home Office, [Police pension scheme 1987: members' guide](#), 8 November 2017, p18; In cases where a member with less than 2 years' service is required to retire on grounds of permanent disablement, which was not caused by an injury on duty, the member is entitled to an ill-health gratuity equal to their total pension contributions

¹⁹ Home Office, [Police pension scheme 1987: members' guide](#), 8 November 2017, p11; Adult survivors under the PPS 1987 include widows, widowers and civil partners but not cohabitants who were not married or in a civil partnership

²⁰ Home Office, [Police pension scheme 1987: members' guide](#), 8 November 2017

Pension.²¹ In deferment, pension benefits are increased in line with the Pensions (Increase) Act 1971 (see [box 2](#) below).²²

See the Library briefing [Public service pension increases](#) for further information about Guaranteed Minimum Pensions and annual pension increases.²³

2 What is a deferred pension?

If a member stops building up a pension in the TPS before they retire, for instance, if they move to a different job, their pension benefits will be ‘deferred.’ These benefits are increased every year by inflation until the member retires and draws their pension.

2.2

Police Pension Scheme 2006

The Police Pension Scheme 2006 was open to new entrants from 6 April 2006 until 1 April 2015.²⁴ The scheme rules are contained in the Police Pensions Regulations 2006, as amended.²⁵ The Home Office publishes a [members' guide for the 2006 scheme](#).²⁶

Scheme benefits

- Final salary benefits: Pension benefits are calculated based on a members' length of service and the highest of their pensionable pay in the 10 years leading up to retirement. Generally, these benefits are based on a member's annual salary in the final year of service.²⁷
- Lump sum: Members are eligible to receive an automatic tax-free lump sum of four times the annual pension.²⁸
- Normal pension age (NPA): Members can retire from age 55 and generally must not retire later than the compulsory retirement age for their rank. The compulsory retirement age for constables, sergeants,

²¹ Home Office, [Police pension scheme 1987: members' guide](#), 8 November 2017, p34; This is set out in the [Pensions \(Increase\) Act 1971](#); NARPO, [CPI increase and Police Pensions](#), September 2025

²² [Pensions \(Increase\) Act 1971](#); Commons Library research briefing SN-5434, [Public service pension increases](#)

²³ Commons Library research briefing SN-5434, [Public service pension increases](#)

²⁴ Home Office, [Police pension scheme 2006: members' guide](#), 8 November 2017, p1

²⁵ [Police Pensions Regulations 2006 2006/3415](#)

²⁶ Home Office, [Police pension scheme 2006: members' guide](#), 8 November 2017

²⁷ Home Office, [Police pension scheme 2006: members' guide](#), 8 November 2017, p8

²⁸ Home Office, [Police pension scheme 2006: members' guide](#), 8 November 2017, p2

inspectors or chief inspectors is age 60. For any higher rank, this is age 65.²⁹

- **Deferred pension:** If a member leaves service before age 55 but has at least two years' qualifying service, they will become entitled to a deferred pension which is payable at age 65. The deferred pension will be based on their length of service and the members' final pensionable pay.³⁰
- **Survivor's pension:** In the event of a member's death, a pension may be payable to their qualifying partner or dependants.³¹ A lump sum death grant may also be payable to a qualifying partner or nominee if the member dies in service.³²
- **Ill-health retirement:** In order to be considered for ill-health benefits, members must have at least two years' pensionable service, or any length of service if the retirement is on the grounds of permanent disablement resulting from an injury on duty, and the retirement must be on the grounds of permanent disablement. There are two levels of ill-health benefits that are available to members, based on the severity of their illness or injury:
 - A standard ill-health pension is available to members if they are considered permanently disabled for the ordinary duties of a member of the police force. This is calculated in a similar way to the ordinary pension, based on pensionable pay and service at the time of the disablement.³³
 - An enhanced top-up ill-health pension is available to members if they are considered permanently disabled for the ordinary duties of a member of the police force, and for any regular employment. An enhanced pension provides the same benefits as the standard ill-health pension as well as a top up to compensate for the lost opportunity to work until normal retirement. The top up is calculated according to a members' length of service.³⁴
- **Pension increases:** Once in payment, the pension is increased annually in line with the Consumer Price Index on excess over Guaranteed Minimum

²⁹ Home Office, [Police pension scheme 2006: members' guide](#), 8 November 2017, p7

³⁰ Home Office, [Police pension scheme 2006: members' guide](#), 8 November 2017, p10

³¹ Home Office, [Police pension scheme 2006: members' guide](#), 8 November 2017, p13

³² Home Office, [Police pension scheme 2006: members' guide](#), 8 November 2017, p12

³³ Home Office, [Police pension scheme 2006: members' guide](#), 8 November 2017, p18; Upon initially entering the scheme the police pension authority will medically examine a member and determine whether they are eligible for ill-health benefits. If a member is deemed ineligible, the member cannot receive an ill-health pension if they are required to retire on ill-health grounds.

³⁴ Home Office, [Police pension scheme 2006: members' guide](#), 8 November 2017, p19

Pension.³⁵ In deferment, pension benefits are increased in line with the Pensions (Increase) Act 1971 ([see box 2](#)).³⁶

2.3 Police Pension Scheme 2015

The Police Pension Scheme 2015 opened to new entrants from 1 April 2015 and is the only section where active members can currently build up benefits. The scheme rules are contained in the Police Pensions Regulations 2015.³⁷ The Home Office publishes a [members' guide for the 2015 scheme](#).³⁸

Scheme benefits

- Career average benefits: Pension benefits are calculated by using an accrual rate of 1/55.3 of a member's average salary throughout their career plus index linking. This amount is banked each year, and the eventual pension is made up of all the amounts that have been banked in total.³⁹
- Lump sum: There is no automatic lump sum entitlement, but members can surrender part of their annual pension to create one. This is known as commutation (see [box 1](#)).⁴⁰

3 Final salary v Career average revalued earnings (CARE)

The Police Pension Scheme was reformed in 2015.⁴¹ The previous legacy schemes (1986 and 2006 schemes) provided pensions based on final salary. The reformed scheme (career average section) provides pensions based on career average earnings.

- Final salary pensions are based on the amount you're paid at the point you retire or leave the scheme.
- Career Average Revalued Earnings (CARE) pension benefits are based on an average of your salary throughout your career.

³⁵ Home Office, [Police pension scheme 2006: members' guide](#), 8 November 2017, p40; This is set out in the [Pensions \(Increase\) Act 1971](#); NARPO, [CPI increase and Police Pensions](#), September 2025

³⁶ [Pensions \(Increase\) Act 1971](#); Commons Library research briefing SN-5434, [Public service pension increases](#)

³⁷ [Police Pensions Regulations 2015](#) 2015/445

³⁸ Home Office, [The police pensions scheme 2015 member's guide](#), 10 November 2017

³⁹ Home Office, [The police pensions scheme 2015 member's guide](#), 10 November 2017, p77

⁴⁰ Home Office, [The police pensions scheme 2015 member's guide](#), 10 November 2017, p79

⁴¹ [Public Service Pensions Act 2013](#)

See [section 4](#) on the McCloud remedy to find out more about the implementation of the career average scheme and subsequent issues.

- Normal pension age (NPA): Age 60.⁴²
- Early retirement: Members can retire before their NPA provided that they are over age 55 and leaving service.⁴³ The benefits will be reduced to reflect that they are being paid over a longer period of time.⁴⁴
- Ill-health retirement: In order to be considered for ill-health benefits, members must have at least two years' qualifying service, or any length of service if the member is considered permanently medically unfit as a result of an injury received without their own default in the execution of duty. There are two levels of ill-health benefits that are available to members, based on the severity of their illness or injury:
 - A lower tier ill-health pension is available to members if they are considered permanently medically unfit for the ordinary duties of a member of the police force. This is calculated in a similar way to the ordinary pension, based on pensionable pay and service at the time of retirement.⁴⁵
 - An enhanced upper tier ill-health pension is available to members if they are considered permanently medically unfit for the ordinary duties of a member of the police force, and for any regular employment. An enhanced pension provides the same benefits as the standard ill-health pension as well as a top up to compensate for the lost opportunity to work until normal retirement. The top up amount will depend on a members' length of service.⁴⁶
- Survivor's pension: In the event of a member's death, a pension may be payable to their qualifying partner or dependants.⁴⁷ A lump sum death grant may also be payable to a qualifying partner or nominee.⁴⁸
- Pension increases: Once in payment, the pension is increased annually in line with the Consumer Price Index on excess over Guaranteed Minimum

⁴² Home Office, [The police pensions scheme 2015 member's guide](#), 10 November 2017, p78

⁴³ Home Office, [The police pensions scheme 2015 member's guide](#), 10 November 2017, p78; For other public service pension schemes, except the police, armed forces, and firefighters' schemes, the [normal minimum pension age will rise to age 57 from 6 April 2028](#).

⁴⁴ Home Office, [The police pensions scheme 2015 member's guide](#), 10 November 2017, p8

⁴⁵ Home Office, [The police pensions scheme 2015 member's guide](#), 10 November 2017, p31; Upon initially entering the scheme the police pension authority will medically examine a member and determine whether they are eligible for ill-health benefits. If a member is deemed ineligible, the member cannot receive an ill-health pension if they are required to retire on ill-health grounds.

⁴⁶ Home Office, [The police pensions scheme 2015 member's guide](#), 10 November 2017, pp32-35

⁴⁷ Home Office, [The police pensions scheme 2015 member's guide](#), 10 November 2017, p49

⁴⁸ Home Office, [The police pensions scheme 2015 member's guide](#), 10 November 2017, p54

Pension.⁴⁹ In deferment, pension benefits are increased in line with the Pensions (Increase) Act 1971 ([see box 2](#)).⁵⁰

2.4 Comparison of scheme benefits

Table 1 Comparison of Police Pension Schemes			
Benefit	PPS 1987	PPS 2006	PPS 2015
Basis of pension	Pension based on length of service and final salary	Pension based on length of service and final salary	Pension based on career average revalued earnings
Lump sum entitlement	No automatic lump sum but option to create one through commutation	Automatic tax-free lump sum of four times the annual pension	No automatic lump sum but option to create one through commutation
Normal pension age (NPA)	NPA dependent on length of service	Age 55	Age 60
Early retirement	Retirement available before age 50 if the member has 30 years' pensionable service	Members can retire at their normal pension age at age 55.	Age 55
Ill-health retirement	Ill-health pension and potential lump sum	Standard or enhanced top-up ill-health pension, depending on severity	Lower tier or enhanced upper tier ill-health pension, depending on severity
Survivors' benefits	Pension benefits and lump sum payable to qualifying partner or nominee	Pension benefits and lump sum payable to qualifying partner or nominee	Pension benefits and lump sum payable to qualifying partner or nominee
Pension increases	Pensions in payment are increased in line with inflation as measured by CPI.	Pensions in payment are increased in line with inflation as measured by CPI.	Pensions in payment are increased in line with inflation as measured by CPI.

⁴⁹ Home Office, [Police pension scheme 2006: members' guide](#), 8 November 2017, p40; This is set out in the [Pensions \(Increase\) Act 1971](#); NARPO, [CPI increase and Police Pensions](#), September 2025

⁵⁰ [Pensions \(Increase\) Act 1971](#); Commons Library research briefing SN-5434, [Public service pension increases](#)

3 Scheme membership and funding

3.1 Funding and contribution rates

The Police Pension Scheme is unfunded, which means there is no fund of assets which is invested and from which pension benefits are paid. Instead, each police authority pays employer and employee contributions into a separate account, which is then used to pay the pensions of pensioner members. Where the income in these police authority accounts is insufficient to meet the costs of pensioner benefits, the account is topped up by Home Office grant.⁵¹

Employee contribution rates

Employee contribution rates for the Police Pension Scheme are based on earnings.⁵² The table below provides the latest data on the employee contribution rate applied to different salary bands.

Police Pension Scheme employee contribution rates (%)	
Effective from April 2025	
<u>Salary band</u>	<u>Contribution rate</u>
£0 to to £27,000	12.44
£27,001 to £59,999	13.44
£60,000 and above	13.78

⁵¹ Home Office, [Circular: police pension scheme - updated guidance \(10/2008\)](#), 28 May 2008

⁵² Peninsula Pensions, [Contribution rates](#), accessed 19 February 2026; Contribution rates for members that are assessed as ineligible for ill-health retirement are slightly lower.

Employer contribution rates

The current employer contribution rate for the Police Pension Scheme is 35.3%.⁵³ The rate was increased from 31% to 35.3% in April 2024, following the recent valuation of the scheme.⁵⁴

3.2

Scheme membership

Police pension schemes are managed by individual forces. While some forces include details of pension membership in their annual reports, figures are not routinely collated across forces to provide an overview of membership.

The Government Actuary's Department (GAD) is required to carry out a combined valuation of all police pension schemes every four years. The valuation includes some membership figures compiled across all police forces in England and Wales.

The latest GAD Police Pension Schemes valuation report is for 2024.⁵⁵ The 2024 valuation is not likely to be published until 2027.

The table below gives details of membership figures for the most recent 2020 and previous 2016 valuation. Membership numbers grew by around 24,000 (8%) between 2016 and 2020. The number of active members was relatively static, but deferred members and those drawing their pensions increase.

Deferred members are those who have stopped paying contributions but have not yet retired or started receiving their pension benefits.

Police pension schemes membership England and Wales			
	2016	2020	% change
Active members	121,000	120,000	-1%
Deferred members	28,000	37,000	32%
Pensioners	152,000	168,000	11%
Total	301,000	325,000	8%

⁵³ [Explanatory Memorandum To The Police Pensions \(Employer Contributions\) \(Amendment\) Regulations 2024](#) (PDF)

⁵⁴ [Explanatory Memorandum To The Police Pensions \(Employer Contributions\) \(Amendment\) Regulations 2024](#) (PDF), p2

⁵⁵ Government Actuary's Department, [2020 Valuation - Police Pension Schemes \(England and Wales\) - GOV.UK](#), 8 December 2023

Notes: Figures rounded to the nearest 1,000

Source: GAD [2020 Valuation - Police Pension Schemes \(England and Wales\)](#)

Details of membership numbers by pension scheme are also available for active and deferred members, as shown in the table below.

Most active and deferred members belong to the 1987 scheme. The majority of members are male for both active and deferred schemes.

Police pension scheme active and deferred members by scheme England and Wales, 2020						
	Active members			Deferred members		
	Male	Female	Total	Male	Female	Total
1987 scheme	42,000	17,000	59,000	19,000	13,000	32,000
2006 scheme	20,000	11,000	30,000	2,000	2,000	4,000
2015 scheme	20,000	11,000	31,000	1,000	..	1,000
All schemes	81,000	38,000	120,000	22,000	15,000	37,000

Notes: Figures rounded to the nearest 1,000. “.. denotes a number below 100”.

Source: GAD [2020 Valuation - Police Pension Schemes \(England and Wales\)](#)

Among those in receipt of their pension scheme benefits, the majority of beneficiaries were male (74%). The average pension received by men (£21,692 per year) was also higher than for women (£13,034 per year). A breakdown by type of pension is shown below.

	Number of members			Average pension per year		
	Male	Female	Total	Male	Female	Total
Normal retirement	97,000	12,000	108,000	£23,010	£18,656	£22,543
Ill-health retirement	25,000	8,000	32,000	£16,926	£11,775	£15,708
Dependents	2,000	25,000	27,000	£17,114	£10,831	£11,327
All types	124,000	44,000	168,000	£21,692	£13,034	£19,400

Notes: Membership figures rounded to the nearest 1,000.

Source: GAD, [2020 Valuation - Police Pension Schemes \(England and Wales\)](#)

4 McCloud remedy

In 2018 the government was found to have discriminated against younger members of the judges' and firefighters' pension schemes.⁵⁶ The government accepted that the judgment, known as McCloud, would apply to all similar public service pension schemes, including the Police Pension Scheme.

To remedy the age discrimination which had taken place, the government made changes to the affected schemes. The remedy intends to put scheme members back into the same financial position as if the discrimination had not occurred.⁵⁷

4.1 Legal challenge: Lord Chancellor v McCloud and others

The government reformed public service pensions in 2014 and 2015 following a review into their long-term affordability.⁵⁸ A new police pension scheme was introduced on 1 April 2015 (the 2015 career average scheme).

All police officers who were members of the scheme were automatically transferred to the new career average scheme unless they qualified for transitional protection. The government offered transitional protection to members who were within 10 years of their normal pension age on 1 April 2012.

This means that older scheme members who were closest to retirement were granted protections, whereas younger scheme members were placed in the newer career average section.

The Court of Appeal ruled that younger members of the judges' and firefighters' pension schemes had been unlawfully discriminated against because these transitional protections did not apply to them in 2018.⁵⁹ The government accepted that the judgment would apply to all public service schemes which had similar arrangements protecting members closer to retirement from the reforms, including the Police Pension Scheme.⁶⁰

⁵⁶ [The Lord Chancellor & Anor v McCloud & Ors \[2018\] EWCA CIV 2844](#)

⁵⁷ National Police Chiefs' Council, [Your Police Pension](#), accessed 31 December 2025

⁵⁸ [Public Service Pensions Act 2013](#), explanatory notes, para 3-5

⁵⁹ [The Lord Chancellor & Anor v McCloud & Ors \[2018\] EWCA CIV 2844](#)

⁶⁰ [HCWS 1275 15 July 2019](#)

For information on the legal challenges which led to the Court of Appeal ruling, see section 3 of the Library briefing '[Public service pensions: Response to McCloud](#)'.⁶¹

4.2 The McCloud remedy

The remedy to McCloud is made up of two parts. For each scheme the retrospective remedy will address the discrimination which has already occurred, and the prospective remedy is intended to prevent further discrimination.

The prospective remedy

To prevent further discrimination, the main legacy schemes were closed to further pension accrual on 1 April 2022.⁶² The police pension “legacy” schemes are the 1987 and 2006 schemes. From this date, members who had previously been able to remain in these schemes were transferred to the 2015 career average section.⁶³

The retrospective remedy

As a remedy to the discrimination which had already occurred, the Police Pension Scheme (PPS) automatically placed all police officers affected by the McCloud pension remedy back into their legacy pension schemes for the period 1st April 2015 – 31st March 2022.⁶⁴ This is known as the remedy period.

Pension scheme members can then choose whether to stay in the legacy scheme, or to transfer back to the newer scheme. The individual member’s circumstance may determine whether they would receive better pension benefits in the legacy scheme or the career average scheme. Affected members will receive a remediable service statement (RSS) from the scheme which sets out both the value of the benefits in the legacy and career average schemes that were accrued during the remedy period.

The deadline for providing RSS was the end of March 2025 or “such later day as the scheme manager considers reasonable in all the circumstances in the case of a particular member or a particular class of member.”⁶⁵ The PPS is administered locally by individual police forces, and it is therefore the responsibility of each police force to set their own timetable. The National

⁶¹ Commons Library research briefing CBP-9177, [Public service pensions – response to McCloud](#)

⁶² National Police Chiefs’ Council, [Your Police Pension](#), accessed 31 December 2025

⁶³ National Police Chiefs’ Council, [Your Police Pension](#), accessed 31 December 2025

⁶⁴ NPCC, [What happens to my benefits built up during the remedy period?](#), accessed 12 December 2025

⁶⁵ [Public Service Pensions and Judicial Offices Act 2022](#), s 29

Police Chiefs' Council publishes a [list of administrators](#) that members can use to confirm the relevant administrator.⁶⁶

Further background to the McCloud remedy is available in the Library briefing '[Public service pensions – response to McCloud](#)'.⁶⁷

4.3

Eligibility

The McCloud judgment and remedy applies both to younger members without transitional protections and older members with transitional protections.⁶⁸

Eligible members

Members need to have been in service on or before 31 March 2012 and not have a gap in service of more than five years to be eligible for the retrospective remedy to the discrimination which had already occurred.⁶⁹

Eligible members include those who are still building up their pension (active), retired members, and deferred members who are no longer building up a pension but are not yet retired (for example those who moved to another employer).

Ineligible members

The retrospective remedy does not apply to anyone with a disqualifying gap in their pensionable service of over five years or who joined after 31 March 2012 as they were not subject to the unlawful discrimination identified in the McCloud judgment.⁷⁰ Transitional protection was not available to anyone joining a scheme after this date regardless of how close they were to their retirement age.⁷¹

The government said it would not extend protection to those who could not reasonably have expected it and that the introduction of the reformed schemes had been well publicised at the time.⁷²

⁶⁶ NPCC, [Find Your Administrator](#), accessed 12 December 2025

⁶⁷ Commons Library research briefing CBP-9177, [Public service pensions – response to McCloud](#)

⁶⁸ [Explanatory Notes to the Public Service Pensions and Judicial Offices Act 2022](#), paras 20-22

⁶⁹ [Public Service Pensions and Judicial Offices Act 2022](#), s 1, s 39, and s 77

⁷⁰ [Public Service Pensions and Judicial Offices Act 2022](#), s 1, s 39, and s 77

⁷¹ [Public Service Pensions Act 2013](#), s 18

⁷² HM Treasury, [Public service pension schemes: changes to the transitional arrangements to the 2015 schemes. Consultation](#), 19 July 2021, para 2.17

4.4

Guidance

The National Police Chiefs' Council has a [police pensions webpage](#) which sets out information about the remedy in England and Wales.⁷³ The Scottish Public Pensions Agency, the body responsible for administering public service pensions in Scotland, publishes [information for police officers in Scotland](#).⁷⁴

⁷³ NPCC, [Your police pension](#), accessed 12 December 2025

⁷⁴ Scottish Public Pensions Agency, [Police Remedy: I'm retired](#), accessed 12 December 2025

5 Policy background and discussion

This section looks at the development of the career average section and current policy discussion around the Police Pension Scheme. For information on the development of the scheme up to 2014, see the Library briefing [Police pensions – background](#) (September 2014).⁷⁵ For further information on the introduction of the career average scheme, see the Library briefing [Police Pensions – 2015 reforms](#) (March 2015).⁷⁶

5.1 Introduction of the career average scheme

The Independent Public Service Pensions Commission

In 2010, the coalition government established the Independent Public Service Pensions Commission, chaired by Lord Hutton (former Labour Work and Pensions Secretary of State) to review the structure of public service pensions.⁷⁷

Interim Report

In its interim report, the commission stated that long-term structural reform of public service pensions was needed.⁷⁸ The commission concluded that an increase in member contribution rates was the most effective way of making short-term savings.⁷⁹

The commission found that increases in life expectancy had increased the cost of pension provisions significantly, but that there had only been a small increase in employee pension contributions over the same period. Using the example of the Teachers' and NHS Pension Scheme, the commission demonstrated that rises in employee contributions did not match those of employer contributions:

In 1925 members of the Teachers' Pension Scheme paid 5 per cent employee contributions, which was matched by a 5 per cent contribution from the employer. Current members pay 6.4 per cent with the employer paying over twice as much at 14.1 per cent. In the NHS scheme in 1948 employees paid 5 per cent or 6 per cent with employers paying 6 per cent or 8 per cent depending on

⁷⁵ Commons Library research briefing SN-00700, [Police pensions – background](#), 2 September 2014

⁷⁶ Commons Library research briefing SN-06965, [Police Pensions – 2015 reforms](#), 17 March 2015

⁷⁷ National Audit Office, [Public Service Pensions](#), 19 March 2021

⁷⁸ HM Treasury, [Independent Public Service Pensions Commission: Final Report](#), 10 March 2011, Ex. 26

⁷⁹ HM Treasury, [Independent Public Service Pensions Commission: Interim Report](#), [PDF] 7 October 2010, p4

the type of worker. In 2008, employees paid between 5 per cent and 8.5 per cent based on salary and employers paid 14 per cent.⁸⁰

In response to the commission's interim report, the government said it intended to introduce "progressive" increases to employee contributions, to be phased in from April 2012.⁸¹

Final Report

The main recommendation of the commission's final report, published on 10 March 2011, was that members of the current public service schemes should be moved to the new schemes for future service, with pension benefits based on career average earnings rather than final salary.⁸² The report also recommended that normal pension age should be linked to the State Pension age, except for the uniformed services – the armed forces, police and firefighters – to reflect the unique nature of their work.⁸³

5.2 Implementation of the McCloud remedy

Remediable service statements

As discussed in [section 4](#), retired members affected by the McCloud remedy will receive an RSS which sets out their options when choosing which scheme to place their benefits in for the remedy period. Schemes have experienced delays when calculating RSS for retired members, including the PPS. In September 2025, the government said in response to a parliamentary question that the Home Office was working with the policing sector to support the implementation of the remedy:

While the Home Office has responsibility for overarching policy and legislative changes to the police pension regulations, the police pension scheme is locally administered by individual police forces. The Home Office is working with the policing sector to support the effective implementation of the McCloud remedy for all affected individuals.

It is for each Chief Constable, in their role as scheme manager for their force, to determine their administrative timetable, in accordance with the Public Service Pensions and Judicial Offices Act 2022, including when remedy payments will be distributed.⁸⁴

⁸⁰ HM Treasury, [Independent Public Service Pensions Commission: Interim Report](#), [PDF] 7 October 2010, p99

⁸¹ HM Treasury, [Spending Review 2010](#), [PDF] October 2010, p10

⁸² HM Treasury, [Independent Public Service Pensions Commission: Final Report](#), 10 March 2011, recommendations 5 and 7

⁸³ HM Treasury, [Independent Public Service Pensions Commission: Final Report](#), 10 March 2011, p4

⁸⁴ PQ 70862 [on [Police: Workplace Pensions](#)], 16 September 2025

Adjusted contributions

As discussed in [section 4](#), as a remedy to the discrimination, the Police Pension Scheme (PPS) automatically placed all police officers affected by the McCloud pension remedy back into their legacy pension schemes for the period 1st April 2015 – 31st March 2022.⁸⁵ Pension scheme members can then choose whether to stay in the legacy scheme, or to transfer back to the newer scheme.

Those who choose to stay in the older legacy scheme, PPS 1987, may trigger a contribution adjustment due to the differing contribution rates across the schemes.⁸⁶ Those who choose to transfer back to the 2015 career average scheme will likely not have to pay increased contributions.

The member contribution rate of the PPS 1987 is greater than the contribution rate of the PPS 2015. This means that members who choose the 1987 scheme will have to pay additional contributions to make up for the reduced payments they had made during the remedy period between 2015 to 2022. The contribution rate of the PPS 2006 is lower than the contribution rate of the PPS 2015 meaning members who choose to roll back to the 2006 scheme will be owed money from those increased contributions.

5.3

Campaign for survivors' pensions

1987 scheme rules

When a member of the scheme dies, the member's 'survivors' may be eligible to receive benefits from the PPS. The benefits payable will depend on whether the member dies in service or after they retire, and on the length of the member's service. Under the 1987 scheme, if the surviving spouse or civil partner remarries, forms a new civil partnership or cohabits, the pension will stop (or be reduced to only the pensions for any children). The pension may, on application, be restored at the discretion of the police authority if the second marriage, civil partnership or cohabitation comes to an end.

This means that an individual who is in receipt of survivors' benefits from the PPS will have their benefits stopped if they remarry, form a new civil partnership or cohabit with a new partner. The same rules do not apply to members of the later 2006 and 2015 police pension schemes.

From 1 April 2015 the 1987 Police Pension Scheme was amended to allow survivors of police officers who have died as a result of an injury on duty to receive their survivor benefits for life regardless of remarriage, civil

⁸⁵ NPCC, [What happens to my benefits built up during the remedy period?](#), accessed 12 December 2025

⁸⁶ NPCC, [Contributions adjustments](#), accessed 12 December 2025; The NPCC has published factsheets explaining contribution adjustments in more detail. These are available via the [Remedy FAQs webpage](#), under 'Where can I find more information about contribution adjustments?'

partnership or cohabitation. Any pensions withdrawn before this date were not reinstated.

National Association of Retired Police Officers (NARPO) campaign

The National Association for Retired Police Officers (NARPO) has been campaigning for a change in the scheme rules regarding survivors' pensions.⁸⁷

Police widows and widowers brought a legal challenge to the Court of Appeal regarding the rules around remarriage and cohabitation, arguing that it infringed upon their human rights.⁸⁸ The legal challenge was unsuccessful, and the judgment found that removing the rule would cause 'significant economic implications, estimated by the government actuary's department at £198 million.' It also found that changing the rules for the police scheme would also mean the equivalent rule in other public service pension schemes, such as for the NHS, teachers, firefighters and civil service would need to be changed as well.

Government position

In response to a parliamentary question in June 2025, then Policing Minister Dame Diana Johnson said that the 1987 scheme rules are in line with other public service pension schemes from that time, and that changes to the scheme in 2015 meant that survivors of police officers who died in the line of duty could continue to receive benefits, regardless of remarriage, civil partnership or cohabitation:

The 2015 police pension scheme is the scheme currently open to serving police officers. This scheme provides life-long survivor benefits for spouses, civil partners and unmarried partners, including those who remarry or cohabit after losing a spouse. The introduction of the 2006 police pension scheme meant that all eligible police officers were able to join a pension scheme with such survivor benefits.

Prior to 2006, the 1987 police pension scheme provides a pension for the widow, widower or civil partner of a police officer who dies. In common with most other public service pension schemes of that time, these benefits cease to be payable where the widow, widower or civil partner remarries or cohabits with another partner. From 1 April 2015, the 1987 Police Pension Scheme was amended to allow widows, widowers and civil partners of police officers who have died as a result of an injury on duty to receive their survivor benefits for life regardless of remarriage, civil partnership or cohabitation.⁸⁹

Speaking more generally, successive governments have continued a policy of 'non retrospection' in regard to changes to pension scheme rules for public

⁸⁷ NARPO, [Survivor Pensions](#), accessed 12 December 2025

⁸⁸ The Law Society Gazette, [Police widow pension scheme survives human rights challenge](#), 22 December 2022

⁸⁹ PQ 53453 [on [Police: Workplace Pensions](#)], 2 June 2025

service pension schemes. The basis for this position is that retrospective changes would be prohibitively expensive.⁹⁰

⁹⁰ PQ 31092 [on [Armed Forces: Workplace Pensions](#)], 24 February 2025

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