

Benefits to Surviving Families of Police Officers

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Issue

Summarize the benefits available to surviving families of police officers killed in the line of duty in Connecticut and other Northeast states. This report updates OLR Report [97-R-1244](#).

Summary

In Connecticut, the surviving families of police officers killed in the line of duty may be eligible for a range of state and municipal benefits, including (1) weekly workers' compensation death benefits, (2) a burial benefit through the workers' compensation system, (3) a lump sum benefit through the Police Association of Connecticut, (4) tuition waivers by the state's colleges and universities, (5) state health insurance benefits, and (6) a property tax abatement. This report encompasses only those state and municipal benefits that are established in state law. It does not include other benefits established in collective bargaining agreements and retirement plans. Several of the benefits described in this report are also available to the surviving families of firefighters and other emergency responders.

The other Northeast states generally offer the same types of benefits. Concerns of Police Survivors, a nonprofit organization, compiles these benefits on its website. The [state-by-state summaries](#) briefly describe the state death, workers' compensation, pension, education, funeral, and other miscellaneous benefits available in each state. Below, we briefly highlight the state death and workers' compensation benefits in the Northeast states.

In addition to these state and local benefits, a [Congressional Research Service \(CRS\) report](#) describes two federal benefits programs for which police officers' and other first responders' surviving family members may be eligible. They include (1) cash benefits through the Public Safety Officers' Benefits ([PSOB](#)) program and (2) higher education assistance through the Public Safety Officers' Educational Assistance ([PSOEA](#)) program.

Connecticut State Benefits

Workers' Compensation Benefits

A surviving spouse or other eligible dependent of a police officer may receive a weekly workers' compensation benefit. The benefit is up to 75% of the deceased officer's average weekly take-home pay for the 52 weeks preceding the injury, up to a statutory maximum. Benefits are subject to an annual cost-of-living adjustment. As of October 1, 2022, the maximum compensation rate is \$1,509 (Workers' Compensation Commission, [Memorandum No. 2022-09](#)).

The surviving spouse receives benefits until death or remarriage, after which surviving dependent children generally receive the benefits until they turn age 18 or 22, depending on whether they attend school full-time. If a physical or mental condition prevents the dependent child from earning a living, he or she continues to receive the benefits while incapacitated ([CGS §§ 31-275\(19\) & -306\(a\)\(2\)](#)). Some unions negotiate workers' compensation benefits for paid public safety officers that are higher than those set by law.

The workers' compensation law also provides a \$12,000 burial benefit (annually adjusted for inflation) for any individual who dies from a work-related injury. For [2023](#), the benefit amount is \$13,454.70 ([CGS § 31-306\(a\)\(1\)](#)).

Survivors' Benefits for State Employees and State Police

Death Benefits for State Employees. In addition to the workers' compensation benefits described above, the spouse and dependent children under age 18 of a police officer who was a state employee and was injured in the scope of his or her employment (other than by his or her own wanton or willful act) and dies as a result, receive a death benefit totaling \$100,000. It is payable in equal monthly installments over a period of at least 10 years. If the spouse dies or remarries within 10 years, the monthly payments cease, except for a \$50-per-month payment to each child until he or she reaches age 18. If the employee leaves a spouse but not children under 18, the benefit is \$50,000 payable in the same manner. If the employee leaves no spouse or children under 18 but leaves a dependent parent or parents, the benefit is \$50,000 payable to the parents in equal

monthly installments over a minimum of 10 years. If one parent dies, the other continues to receive the full monthly payment, but if both parents die within 10 years, payments cease ([CGS § 5-144](#)).

By law, these benefits are paid upon the recommendation of the employee's appointing authority and with the attorney general's approval. The Connecticut Supreme Court has ruled that, to be eligible, a state employee's death must occur while he is employed by the state and be in some way caused by his duties as a state employee (*Phipps v. Niejadlik*, 175 Conn. 424).

State Police Survivors' Benefits. The surviving spouse and dependent unmarried children of eligible state police officers who die from any cause before retiring are eligible for certain benefits. The benefits, which are payable from the State Employees Retirement Fund, are specified in law, but must conform to the terms of the State Police bargaining agreement. The statutory benefits consist of a monthly allowance of (1) \$550 for the spouse for his or her lifetime and (2) \$250 for one child, \$500 for two children, and \$575 for three or more. When there is only one dependent child remaining, the benefit payable to the spouse or guardian for that child is \$250. The benefits for dependent children cease when they reach age 18 or marry, whichever is earlier. The benefits are subject to an annual cost of living adjustment of up to 3% ([CGS § 5-146](#)).

In general, dependents of current officers are eligible for benefits if the officer did not participate in Social Security (and whose dependents are therefore ineligible for Social Security survivors' benefits). State law generally allows dependents to collect both state police survivors' benefits and state employee survivor benefits, if they satisfy the applicable requirements of both ([CGS § 5-149](#)).

Police Association of Connecticut Relief Payments

By law, the Department of Emergency Services and Public Protection (DESPP) commissioner must pay relief to the surviving spouse or child of a police officer who is killed in the line of duty and a member of the association ([CGS § 3-122](#)). To obtain the benefits, the association must submit adequate proof to the commissioner that the person is eligible. The benefits are specified by the association, under the provisions of its constitution and bylaws, but are statutorily limited to available appropriations. According to the association's [website](#), the line-of-duty death benefit is \$20,000, plus \$100 per week per child to the guardian of all dependent children from the date of death to that child's 18th birthday.

Group Hospitalization and Medical and Surgical Insurance Plan

The comptroller, with the attorney general and insurance commissioner's approval, must arrange and procure state health insurance, including group hospitalization, medical, and surgical plan coverage, for the surviving spouses and dependent children of police officers who die from injuries

received while on duty. A dependent child's policy terminates when he or she receives coverage from an employer or turns 26, whichever happens first ([CGS § 5-259\(a\)\(6\)](#)).

Tuition Waivers

State law requires the community-technical colleges, the Connecticut State University system, and UConn to waive tuition for the dependent children of paid and volunteer police officers killed in the line of duty ([CGS §§ 10a-77\(d\)](#), [10a-99\(d\)](#), & [10a-105\(e\)](#)).

Connecticut Municipal Benefits

Survivor Pension Benefit

State law permits the surviving spouse and dependents of a police officer who died in the line of duty to receive any survivor pension benefit offered under the employee's municipal plan in addition to workers' compensation ([CGS § 7-433b\(a\)](#)). But the law sets the limit for this combined benefit at no more than 100% of the weekly pay that employees in the same position as the deceased employee receive during the compensable period. The law also requires that the municipal survivor pension benefit continue to the surviving spouse after remarriage. (The workers' compensation benefit ends at remarriage.)

Property Tax Abatement

State law authorizes municipalities to establish a program, by ordinance, to abate all or part of the property tax on the principal residence owned by the surviving spouse of a police officer killed in the line of duty ([CGS § 12-81x](#)).

Police & Firefighter Survivors' Benefit Fund

Some municipalities participate, by local ordinance, in the state-administered Policemen and Firemen Survivors' Benefit Fund. Participating officers and firefighters contribute 1% of their pay to the fund. If a participant dies, a surviving spouse receives 30% of the deceased member's monthly compensation. If the member had one dependent child, the benefit is increased by 15%; if he or she had two or more dependent children, it is increased by 30%.

Benefits equaling the deceased's contributions without interest are payable to named beneficiaries if there are no surviving dependents. If there are no named beneficiaries, the money goes to the executor or estate administrator ([CGS §§ 7-323c](#) to [7-323e](#)).

Police Reserve Fund

In towns with a police reserve fund established pursuant to referendum, the board of police commissioners or police committee may approve up to \$300 per year for up to 10 years from the fund for the surviving spouse or children of an officer killed in the line of duty. The benefit is payable to the children if the officer leaves no surviving spouse or the surviving spouse dies or remarries. It is payable to children until they reach age 18 and to surviving spouses until they die or remarry ([CGS §§ 7-295 to 7-297](#)).

Benefits in Other Northeast States

Table 1 briefly describes some of the state death and workers' compensation benefits highlighted in the Concerns of Police Survivors database for the other Northeast states, updated by OLR, and for each provides the relevant statutory citation. The table does not provide an exhaustive list of the benefits that may be available in these states. As the table shows, five of the eight states provide a death benefit to surviving families and all of the states offer workers' compensation survivors' benefits of varying amounts.

Table 1: Select State Benefits in the Northeast for Surviving Families of Police Officers Killed in the Line of Duty

Northeast State	State Death Benefits	Workers' Compensation Survivors' Benefits
Maine	State provides a death benefit of \$100,000 (annually adjusted for inflation) to a state or municipal police officer's surviving family (Me. Rev. Stat. tit. 25, §§ 1611 & 1612)	Two-thirds of the officer's wages for up to 500 weeks, up to a maximum amount (Me. Rev. Stat. tit. 39-A, § 215)
Massachusetts	State provides a survivor pension benefit equal to the maximum salary set for the officer's position; if the surviving spouse dies, the pension is paid to the surviving children or their legal guardian in the amount of \$312 per year, plus a payment equal to 72% of the pension the surviving spouse was receiving at the time of death (Mass. Gen. Laws Ann. ch. 32, § 100) State also provides a payment of \$300,000 to the officer's surviving family (Mass. Gen. Laws Ann. ch. 32, § 100A)	Two-thirds of the officer's wages as long as surviving spouse remains unmarried, subject to a minimum and maximum amount; if the spouse remarries, \$60 per week is paid to each eligible dependent child (up to the amount the spouse had been receiving) (Mass. Gen. Laws Ann. ch. 152, § 31)

Table 1 (continued)

Northeast State	State Death Benefits	Workers' Compensation Survivors' Benefits
New Hampshire	State provides a death benefit of \$100,000 to the officer's surviving family (N.H. Rev. Stat. Ann. § 21-l:29-a)	Benefit may range from 60% to 100% of the officer's wages, up to a maximum amount; commissioner determines what portion of the benefit is payable to the surviving spouse and dependents (N.H. Rev. Stat. Ann. §§ 281-A:26 & -A:28)
New Jersey	No state death benefit apart from benefits paid by a retirement system	70% of the officer's wages, up to a maximum amount (N.J. Stat. Ann. § 34:15-13)
New York	No state death benefit apart from benefits paid by a retirement system	Two-thirds of the officer's wages, up to a maximum amount and reduced by other benefits; if there are no surviving spouse or dependents, the surviving parents or the estate receives a \$50,000 payment (N.Y. Workers' comp. Law § 16)
Pennsylvania	State provides a death benefit of \$100,000 (annually adjusted for inflation) to the officer's surviving family (53 Pa. Stat. Ann. § 891)	Benefit may range from 32% to two-thirds of the officer's wages, depending on the number and type of surviving family members, subject to a minimum and maximum amount (77 Pa. Stat. Ann. § 561)
Rhode Island	State provides a payment equal to 40% of the current federal death benefit to the officer's surviving family (45 R.I. Gen. Laws Ann. § 45-19-4.3)	62% of the officer's wages (75% before January 1, 2022), up to a maximum amount, plus \$40 per week for dependent children (28 R.I. Gen. Laws Ann. § 28-33-12 & -17)
Vermont	No state death benefit apart from benefits paid by a retirement system	Benefit generally ranges from 66 2/3% (if there are no dependent children) to 76 2/3% (for two or more dependent children) of the officer's wages, up to a maximum amount; benefits are reduced if there are no dependents or spouse (Vt. Stat. Ann. tit. 21, § 632)

Source: OLR update of Concerns of Police Survivors data, based on state statutes and websites

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