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Life begins at retirement

WHEN the Government raised the civil service retirement age from 55 to 56 in March 2001, it was responding to a call that had been steadily growing in volume for several years - a chorus arising obviously from the advancing age of the Baby-Boom generation. That dispensation of an extra year's service was regarded, rightly enough, as having taken into consideration the fact that people live longer, healthier and more productive lives these days; that decades of experience are valuable; and that pasturing out people in their prime was a chronic waste of talent, skills and manpower.

For the agreed extension of service to have been just one year, however, when the civil servants' union and various other bodies were pushing for at least five years if not 10, indicates the Government was never more than lukewarm to the idea. There are reasons for this, too. At the senior end of the career timeline, it will cost the Government more. At the junior end, it will hold back the entry and upward mobility of younger people. These points have been again cited as underlying Prime Minister Datuk Seri Dr Mahathir Mohamad's clear "no" to raising the retirement age any further.

What's been left largely unspoken is the less quantifiable notion of life being about more than a job followed by a pension and then death. The civil service is not, as it was for the parents of those now in their 50s, the be-all and end-all of gainful employment. The private sector is allowed to set its own retirement ages, and even the Government is now open to post-retirement contracts for especially valuable staff. Quite simply, if senior civil servants have not acquired marketable skills by their mid-50s, it's difficult to see what they did with their years in service.

The problem of a long life still to be lived (and paid for) on one-third of a last drawn income hits hardest retirees in the lower rungs of the civil service - the clerical and manual workers. For them, or more accurately for their successors, the only consolation is that the flexibility for change has been imparted to this matter. When the economy thrives again and this country and its Government are more comfortably off - and when our demographic realities force the issue, as they have for those countries compelled by their greying populations and declining birth rates to raise their retirement ages - this question can be addressed again.