

FEATURE

Happy birthday.. by the way, you're fired!

As we teeter on the edge of a pensions black hole which threatens to engulf us all in a poverty-stricken old age, the European bureaucrats have thrown yet another spanner in the works, writes **Dick Lumsden**

WE live in an age when age is making the news and where there are now more pensioners than there are children under the age of 16.

For those of us heading towards retirement, it is blindingly obvious that there isn't enough money in the kitty to pay for all of us to live.

For some who have been saving into a pension pot, the economic mess has decimated their investments, and for those on final salary or public sector pensions, irresponsible political decisions in the past are coming home to roost with huge predicted shortfalls.

The state pension age is shortly to rise to 65 for women – and then gradually up to 68 for both men and women.

But seemingly oblivious to all of this mayhem, the European Court of Justice has ruled that it is legal for employers to force their staff to retire at 65 – regardless of their ability to do their job or the experience they have gained over a lifetime – or even their financial circumstances.

Can this be right? Even the Government's own pensions advice website says one of the options open to us when we reach state retirement age is "to carry on working and get your state pension as well".

Every week I get e-mails from people all over the country who are frustrated and angry at the way their experience is regularly overlooked – by employers who want younger members of the team, and by politicians who refuse to accept that they should have the right to work longer if they want to.

The statutory retirement age of 65 for men was introduced in the UK in 1925 when the average life expectancy was just 59 and only 6% of the population – 2.6million – was over 65. Today, average life expectancy has stretched to 86 and almost 20% of the population is over retirement age – six times higher at 12.2m.

In general, today's 65-year-old is considerably fitter, more mobile, and more alert than in any previous generation. More and more of us either want to, or more importantly need to, work for longer. And yet employers apparently have the right to ditch us on the strength of a birthday. Am I missing something?

I have just returned from a visit to the USA, where I queued at immigration to have my passport stamped by a fit and healthy member of the Department of



AGE IS NO BARRIER: There is little sign of Dame Judi Dench, 74, Tom Jones, 68, or Sir Alex Ferguson, 67, considering retirement

Homeland Security who was clearly nudging 70.

Most of the bartenders in my hotel were in their 60s, but were skilful and efficient. Tour guides I met seemed valued for their life experience as well as their specialist knowledge and were generally in their 60s or older.

It is written into American law

that, apart from a couple of sensible exceptions like policeman or firefighter, you cannot be forcibly retired at any age and can work as long as you are fit and able.

So who decided that, in Britain, we are judged to be past our sell-by date at 65? It is clearly nonsensical.

If Manchester United had shown Sir Alex Ferguson the door on his

65th birthday would they have gone on to win the World Club Cup, the Champions League, two Premier League trophies, two League Cups and two Community Shields without his leadership?

Dame Judi Dench at 74 can still play a plausible head of intelligence in the Bond movies. Tom Jones is still dodging the knickers in Las Vegas at 68 and Bruce Forsyth at 81 has just received a lifetime achievement award and says he has no intention of retiring. Maybe its lucky for them they are all self-employed?

Admittedly the numbers on a birth certificate might indicate an actual age, but the way that age is worn can vary greatly from individual to individual.

It is my belief that each of us has four ages – our actual age, the age we feel mentally, the age we feel physically and our "real" age as determined by the way our lifestyle affects our bodies.

Take me for example. As regular readers of this column may remember I am, in fact, 53. Mentally, I feel about 38, physically I would like to think I am in my mid 40s. Last week however, I had a shock when I logged on to an interesting website at www.realage.com and filled in their free questionnaire (truthfully) and discovered my "real" age is 57! (Memo to self, eat more fruit in its raw state and not wait until it reaches the red wine stage).

There will be those who say that turfing 65-year-olds out of their jobs creates employment opportunities for those starting out on their careers and is a necessary thing to regulate employment across the generations, regardless of the size of their pension income. And they will remind us that many thousands of graduates will leave our universities this summer with no prospect of a job.

As a father, I have a degree of empathy with that argument, but as a consumer I would rather be served by someone knowledgeable and efficient. And as someone in full time employment who enjoys what they do, I want the right to be able to carry on as long as possible.

■ Dick Lumsden is managing director of Senioragency, one of the few companies specialising in marketing and advertising to the 50+ group. If you have any views on issues affecting the older age groups, or are over 50 and would like to take part in occasional consumer research, please contact him on

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