



PARLIAMENT
OF THE CAYMAN ISLANDS



PARLIAMENTARY QUESTION NO. 101

(WRITTEN ANSWER)

Fourth Meeting 2025-2026 Session

**PARLIAMENTARY QUESTION
ASKED BY**

**MR. CHRISTOPHER S. SAUNDERS
ELECTED MEMBER FOR THE
CONSTITUENCY OF BODDEN TOWN WEST**

TO

**THE DEPUTY GOVERNOR, HON. FRANZ I. MANDERSON
RESPONSIBLE FOR THE PORTFOLIO OF THE CIVIL SERVICE**

QUESTION:

Can the Honourable Deputy Governor say how many Civil Servants were over the age of 65 broken down by Department and nationality (Caymanian vs non-Caymanian) as at December 31 for the years 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, and 2025?

ANSWER:

The Honourable Deputy Governor thanks the Elected Member for Bodden Town West, Mr. Christopher Saunders, JP, MP, for his question regarding the number of Civil Servants who were over the age of 65 broken down by department and nationality (Caymanian vs non-Caymanian) over the years 2016 to 2025.

The Civil Service continues to promote a clear and balanced framework governing the employment of persons approaching and exceeding the normal retirement age, with a focus on fairness, flexibility, and long-term workforce sustainability.

Members of Parliament have raised important considerations regarding the ability of civil servants to continue working beyond the age of 65. The Civil Service recognises that individuals are living longer, healthier lives and many wish to remain economically active and continue contributing to national development.

Under the existing provisions of the Public Service Management Act and Personnel Regulations, civil servants may continue working beyond the age of 65 where specific criteria are met. These include that the individual remains medically fit, continues to perform at the required standard, possesses skills

that are in demand, and that their continued employment does not hinder opportunities for the advancement of Caymanians.

This framework is actively being applied. As at 31 December 2025, persons aged 60 and above represented approximately 11 percent of the Civil Service workforce, including over 3 percent who were aged 65 and above. During 2024 and 2025, nearly three-quarters of civil servants reaching age 65 were re-engaged to continue their service, reflecting consistent and responsible decision-making by Chief Officers and Heads of Departments.

While the majority of eligible officers are extended, there are instances where extensions are not granted. Decisions are made on an evidence-based basis, taking into account organisational needs, workforce planning considerations, and succession requirements. The Civil Service remains committed to ensuring consistency and fairness in these decisions and supports continued employment up to age 67 where appropriate.

As an Employer of Choice, the Civil Service takes its responsibility seriously to prepare our workforce for their eventual retirement. The differences in the public service pension plan when compared to other private sector plans, are not marginal, but pronounced. The public service pension plan is among the most competitive elements of the public service compensation framework and one of its most distinctive value propositions. These arrangements are largely shared across the wider public service, including most statutory authorities and Government-owned companies.

People often hear that public servants have “different” pensions, but what matters is why they are different and what they are designed to do. Public service pensions are built around one simple goal: to make sure that people who spend their working lives serving the country can retire with dignity, stability, and peace of mind.

Public servants typically give decades of service. In return, they accept modest and steady pay increases over time rather than the higher active service earnings that may be available elsewhere. The pension is therefore pay deferred and not an extra reward at the end it is part of the overall promise made at the start: work diligently, remain politically neutral, serve the public interest, and plan responsibly for the future.

Public sector pension plans require higher contributions than most pension plans. In the public sector, contributions are made at 12% of pay, compared to 10% in many private plans. These contributions are also made on full salary, without a cap, so retirement income more closely reflects what people actually earned while working.

Even during difficult economic times, pension contributions were never suspended. When civil service salaries were reduced for many years during the prolonged recession, public servants increased their pension contribution rate to ensure the total value going into their pensions did not fall. That decision reflects a strong culture of discipline and long-term planning.

Looking ahead, projections indicate manageable numbers of civil servants reaching retirement age over the coming years. Even where extensions are granted, this group remains a relatively small proportion of the workforce, while providing significant value through experience, institutional knowledge, and stability.

The Civil Service approach is one of balance. It seeks to retain experienced officers while also creating opportunities for the next generation. Investments continue in succession planning, graduate

programmes, internships, and workforce modernisation initiatives to ensure a strong pipeline of Caymanian talent.

Officers who continue working beyond age 65 are able to access their pension benefits while being re-engaged under new contractual terms. This provides additional financial security to employees while allowing the organisation time to transition roles and identify successors.

In conclusion, the Civil Service remains committed to maintaining a fair, disciplined, and sustainable workforce. The current framework supports both the retention of experienced officers and the development of future leaders, ensuring continuity of service while creating opportunities for Caymanians.

Together, we affirm a Civil Service that is fair, sustainable, disciplined, and a compassionate one that values those who have served with distinction and creates clear pathways for those who will serve next.