

## **Transcript:** Living your best life in retirement – how Linda's post-work years are among her best yet

**Emily** Hello and welcome to the brand-new Civil Service Pensions podcast. I'm Emily Eccles from MyCSP.

**Rob** And I'm Rob Walker from MyCSP.

**Emily** Today we're chatting to Linda, a former civil servant, about her journey from the world of work and into retirement, and how your pension can help you make your retirement years the best ones yet.

**Rob** Hi, everyone. And hello, Linda. It's lovely to meet you. Thank you for taking the time to come and talk to us today.

**Linda** Oh, it's my pleasure. Thank you for asking me.

**Emily** So, Linda, can we start off with you telling us a little bit about yourself, the role that you had in the civil service and what that was like?

**Linda** Well, I had a great time working for the Inland Revenue and then for H.M. Revenue and Customs. I was, er, started as a casual. I ended up doing the full inspector training, so I was an investigator. At the same time, I was involved in the departmental trade union, Inland Revenue Staff Federation, which has now become the PCS and I did a lot of work for them, which really brought me into touch with all sorts of people throughout the department and I really enjoyed that. At the same time, I went, I was on secondment for about, almost two years to the union to replace somebody who died. And then I decided to come back into the department and I was lucky enough to get a job in HR. So, I did all sorts of different work for HR, including running a huge team across the UK, about being a troubleshooter, and finally an investigator again, but this time in two grievances.

**Emily** Wow. That's an amazingly varied...

**Rob** ...and illustrious career. Yeah. So how long were you in the civil service for, Linda?

**Linda** I was in the civil service finally for 45 years.

**Rob** Crikey.

**Emily** Wow, that's amazing.

**Linda** So I was a bit elderly when I retired.

**Rob** Well, you certainly don't seem elderly now, so retirement clearly wearing well for you. So how did it feel when you were, sort of, preparing to get ready to leave after being there for so long?

**Linda** Well, I knew I had to prepare, because I'll just tell you a story about meeting... when I was very young, I met a colleague who had had to retire at the age of either 60 or 65 called Bill. And I met him when he was out on a walk in Cardiff and I said, Hi Bill, how are you? And he said, "I'm still really, really angry about having to retire from the department."

And he went on about how cross he was and six months later he died of a heart attack. That taught me a lesson early on about you really need to prepare yourself for retirement because it's such a big change.

**Linda** I reckon when I was talking to a colleague who also retired, we both used about 85% of our emotional energy on our work.

**Emily** Yeah.

**Linda** And so that's quite a lot of energy and it's also quite a lot of time that you spend working. I went on a course shortly before I retired, and I used the 'R' word. I admitted I was going to be retiring and the course leader just blanked me for the rest of the time on that course. And that was a really useful thing to learn. So, I decided that when I retired, I was never going to tell people I'm retired. I just identify myself in terms of my volunteering, both for charity and for a campaigning organisation - the Civil Service Pensioners Alliance. I also am a volunteer at Southwark Cathedral. I'm, so I describe myself as a volunteer, I describe myself as a librarian because I run the college, one of the college libraries for a few hours each week. And I also describe myself as a student because I'm on a six-year part time course, ending up with a degree in Theology, I hope.

**Rob** Wow.

**Emily** That's amazing.

**Rob** So you're still kind of defining yourself by the things that you do, I suppose the difference is that that's not linked to any one place or organisation. It's just up to you where you go and where you point your energy.

**Emily** Yeah.

**Linda** People like to stick labels on you and they also like to be able to talk to you about what you're doing. So, if you say I'm retired, that stops that sort of conversation in its tracks. So, if you say you're a volunteer, you can talk about your volunteering work or my library work. You know, I can now catalogue books. How great is that?

**Rob** I wonder why that is, you know [00:06:27] this person on this course who, who kind of blanked you when you told her that you were retired, has kind of missed an opportunity to learn more about somebody who's actually doing things that are far more interesting than, than you were able to do when you were working.

**Linda** Well, I had an interesting job. I've always had interesting work to do. I've always had good colleagues to talk to who have supported me through some bad times. So, I've always had that sort of luxury anyway. But also, as a post-menopausal woman, men often blank you. I was blanked by somebody when I was waiting for my cup of coffee somewhere, he just didn't see me. And it was the woman next to him who saw me and who nudged him that there was a customer standing in front of him. It is unconscious bias, but it's something that not many people are aware they're doing.

**Rob** Feels like there's another podcast episode in there somewhere.

**Emily** Absolutely. I'm making notes right now. That's so interesting, there's already stuff that we're talking about that just wouldn't ever occur to us because we're not at that stage of our lives yet, you know?.

**Linda** Well, you should think about it now.

**Emily** Yeah, absolutely.

**Rob** Well, yeah. And hopefully this will prompt other people to think about it as well.

**Emily** Exactly. Exactly. So, Linda, you mentioned that you're deputy chair of the Civil Service Pensioners Alliance. Can you tell us a little bit more about that?

**Linda** Well, this year it's our 70th anniversary of being set up by former trade unions who realised that civil service pensioners have something to do for each other, and that is to ensure that people are protected as best they can be. MyCSP is a useful organisation and I know that the Civil Service Pensioners Alliance work closely with you. We've got some personal casework going, for example, we are a small organisation. We have a handful of full-time staff, only part time staff. I'm on the Executive Council with some regional representatives and some National Council members and we work with other pension organisations. And we are basically a campaigning organisation for pensioners in general and civil service pensioners in particular, and I'm one of the civil service pensioners who's been affected by the fact that I allegedly have been overpaid on my pension but I'm exploring that and we have a person who specialises in civil service pensions. She knows everything about every scheme, a really valuable colleague to have that sort of technical knowledge as well. And I'm really enjoying it because we also looking at things like the triple lock. We're also looking at social care, care of the elderly, terminal care, the NHS is an important organisation for us. So, we have our fingers in an awful lot of pies and we also have groups of members who get together to campaign, members who get together to have a good social time as well. So, it's a really excellent, small organisation and I'm very pleased that I've been involved in it now.

**Emily** Mm, that's amazing. Sounds really valuable for pensioner members to know about. So, so when did you retire again, sorry Linda?

**Linda** I retired finally at the 31st December 2019. I should explain that about two and a half years before that, I was, um, somebody touched my shoulder to ask me to become the investigator in a set of three complex grievances. And that delayed my retirement. Because it was very difficult work. It was highly toxic with people who really didn't like each other. And it had a long history, a long, complicated history. So, the investigation took some time because there were a number of people I had to interview and I, and so, as a result, I finished the three reports in August 2019. I thought, goodness me is about time I should finally retire. And I had two months of frenetic activity because I was determined to reclaim at least some of the 100 surplus hours that I had in my records, and also to take all my leave. So, I finally left the office at the end of October. But what really helped me was about five years before, when I qualified for my pension, I decided to take partial retirement.

**Emily** Okay.

**Linda** And I don't know if that's covered in all the schemes we have, but if you have, it's really good way of preparing for retirement. I had my lump sum, I had my half pay, my

pension, and I also in worked for 18 hours a week. So I was also in work, but I had less work and I would have more time to spend, if you like, preparing for retirement You know, sorting out what I'd like to be doing and when I was going to do it, like I didn't start my degree course then, I would have found it impossible to do with the kind of horrible work that I was having to do. And I also decided to renovate my house after my retirement, which was another excellent decision, because I do not know after having had - I'm now in my eighth month of work on the house - I do not know how I could have coped with it, even as a part time job. With all the decisions that you have to make almost every day that are going to impact on your life for the rest of your life in that house. So, it was really stressful as well as a jury service, as well as the essay deadlines.

**Emily** Oh my gosh.

**Linda** So I don't think I could've coped with any of that. You know.

**Rob** Making me feel making me feel tired.

**Emily** I'm exhausted.

**Rob** So you kind of eased yourself into it then using the mechanism of partial retirement?

**Linda** I did. Because I feel really, really sorry for people, especially more senior people who really have made a lifetime choice, if you like, a lifestyle choice with their work, because it eats into weekends and evenings and they're a pivotal focus for the people around them. And they're working flat out until 4:00 on Friday and then there's nothing.

**Rob** Well, yeah.

**Linda** I think that must be a really hard thing to do.

**Emily** Yeah.

**Rob** You obviously someone who's got an enormous amount of energy and, sort of, passion for life. So now you're fully retired, you know, what are you doing?

**Linda** What am I doing? I am, I work for Southwark cathedral. I'm an office volunteer, so I help one of the Canons with rotas. I'm a guide for Southwark cathedral, so that gives me a chance to meet some really nice people and share with them some of the lovely things we have in Southwark cathedral. I'm also a steward, so I'm involved in the administration of services. I'm a student at St Augustin's, which is accredited by the University of Durham. So, I have, you know, regular visits to West Mulling, which is a beautiful abbey, old Abbey, which also has some really good, up-to-date classrooms and educational areas. And I run the library at Trinity House, Borough High Street. What else do I do? I do cultural stuff as well. You know, I love art. My second degree was in the History of Art. I keep up with the museums in London – well, I don't really keep up with the BBC in London because that would be a full time job, but I go to a lot of exhibitions with friends and apart from that I do a lot of reading and I've got the house renovations and so my time is fully occupied.

**Rob** Sounds idyllic.

**Emily** That's amazing.

**Linda** But it is a case of trying to, I have deadlines are made for me by other organisations such as the Civil Service Pensioners Alliance, where I'm deputy chair. And so, sometimes I have a real clash of deadlines. Like, recently I was really under stress when I was at jury service and an essay deadline and I had to spend ten days out at my house because I didn't have a bathroom. And that really put me under a lot of pressure, and I learnt from that. And I got an extension on the essay and I got a really good mark back from it from the marker just yesterday as it happened. And the when you go through a hard time, it's important to think through how come it's so hard for you? And you also have to think through, how can I manage stress better? So, it's a bit like being at work because the art of being at work is how can you manage this stressful work better?

**Emily** Yeah, yeah.

**Linda** And that's something in retirement. And retirement should be something you think about, you plan for. I had a colleague once who had a mapped, had a diagram showing how many pay days he had until his retirement in ten years' time, and every month he solemnly crossed off the date, which I did think that was a little bit excessive. Obsessive.

**Emily** Like someone who's just got a plan, who's ready for it. That's so interesting.

**Linda** You've got to think about money as well. Yeah, it's really important to think. And I've always been a saver ever since I was five years old buying saving stamps at my primary school. And I've always tried very hard to put something away, however small, which helped me to fund my first degree when I didn't have any financial support from my parents. And that was a bit hard. But then being really poor when you're young means that the rest of your life feels much easier somehow. So, when you really don't know where the next pound is coming from, that it's a bit grueling. But it also means that I am very aware of money. I've done counselling work for the Charity for Civil Servants when I used to go and help people their applications for help. So, I saw the inside of social housing and council housing and people who were desperate and destitute. I once had to help somebody who only had half a packet of cereal in her cupboard and a few teabags, and I took her off to the local supermarket to spend £20 on the essentials for everyday life. And it was interesting to see what she had been taught were essentials. And so, when you have been exposed to that sort of poverty means that you really think about it and you're careful with money. And I always pay my credit card off every month without fail. And, and I, I didn't plan it particularly well. I mean, I've still got a life insurance policy which had given me better returns and money in any bank account can give me. And also, credit unions are good because I'm a strong believer in investing in a credit union so you're helping people who really find it difficult to get any sort of credit. And that I think is important as well, you know, the social use of your money. And also, in my last years when I had a salary, I was trying to invest in some good quality coats and raincoats. And also, I've got lots and lots of thermal underwear. I really do believe in thermal underwear because one of the things is if you're at home all the time, you're spending money on electricity or gas.

**Emily** Yes. Well, people are noticing that now more than ever, I think, now with a lot of people working from home these days.

**Rob** Absolutely.

**Linda** Which is why I'm getting plaster, foam-lined plasterboard on all external walls in the house as a way of insulating it. And I noticed the effect immediately in my study when I suddenly I thought, gosh, I'm hot.

**Rob** How lovely.

**Linda** So, you know, it's a good idea to think these things through before you retire. So, you spend your money preparing for how you're going to keep warm.

**Emily** Yes, that makes a lot of sense. So, thinking back to when you were approaching your retirement date and you'd made that decision, looking back, do you feel, does your retirement now look and feel how you expected it to feel?

**Linda** Yes. In some ways I think I'm guilty of recreating a working environment, but then perhaps I like working. Perhaps I get a lot of pleasure from working hard at essays, and perhaps I get a lot of pleasure from being with people, whether it's the people I'm taking around the cathedral or I'm helping to get up for communion or the people I'm helping in the office. You know, I have an office environment which is Southwark cathedral office environment and it's quite a different sort of office. But there's some lovely people there and I'm rich with my friends. I have had more time for my friends than I had when I was working and that's lovely. And I've been very lucky with my friends and some really good-hearted people and also I'm working with some of my former colleagues from the trade union movement and that's lovely. You know, people who've known me and I've known them going back into the seventies and we're still working and we're still thinking about our members and we're still trying hard to represent the interests of civil service pensioners and pensioners in general. Because there's a lot of poverty in the retired population.

**Rob** So retirement's given you an opportunity to kind of almost learn that about yourself, you know, that you thrive off being engaged in those kinds of activities?

**Linda** Yes, I live a life that is a life of self-examination, as you can imagine. And connection with the church means you do think about what have you been doing wrong recently, Linda, or whether you have messed it up yet again. And it's always a learning. I mean, as a lead steward, I believe very much that my job is to help people thrive and grow and develop. And that probably means making some mistakes. But mistakes are not blame areas, you analyse them, you work out what has happened, why it's happened, and is there any way in which you can improve that particular problem or improve that particular situation? Or perhaps the person needs to develop a bit more skills, people skills. So, I'm really- and also as a librarian, I find I talk to an awful lot of students.

**Emily** Ha-ha.

**Linda** We have some really good chin wags because I suffer, like them, the essay crisis where I share the pain of not understanding an article, you know, what on earth is Rowan Williams going on about?

**Emily** Discovering new depths of empathy.

**Linda** So we have some rich conversations at times, some really life enhancing conversations with people who are training to be priests, for example. I'm not, well I'm just doing it for my own benefit, if you like, for understanding religion better and understanding spirituality better. Because I do like to live a life of self-examination. I do, I go and have quiet times with the friends, believe it or not, because they do Zoom meetings for half an hour, first thing in the morning on a couple of days a week. So, I really enjoyed that. So

yes. And you're allowed to knit as well during the silent meeting, that's allowed. So, I can do some knitting.

**Rob** The clicking of knitting needles.

**Linda** So I can do some knitting and I can do some thinking and I could step out of the window and I can do some meditation. And I enjoyed that as well. I don't enjoy early morning yoga. I mean, I do early morning yoga because it's good for me, but I must admit I do clock watch during the lesson.

**Emily** Very disciplined by the sound of it.

**Rob** I suppose, you know, you've got the time and space to be able to... you can dedicate as much time as you want to enjoying these things, can't you? You spoke earlier about, you know, sometimes you had moments where you felt, like, really stressed with all of these things kind of piling up on top of you and you took a moment to step back and say, hang on a second. You know, I'm actually in control of all of this and kind of found a way to kind of manage that, I suppose.

**Linda** Well, when I ran the welfare service for the department, one of the great jobs I've had, along with the technical mobile advisors, the HR advisors, we were going through a hard time because the welfare service was being privatized and I remember somebody at a meeting in London, because we called them in every month for a meeting in London to support them, my manager, who was very good, and I, and somebody realised that she was also going to be possibly privatised and her work was going to be privatised and she might have to go with it and she burst into tears. But being welfare trained, she sat there through her sobs saying, I am responsible for my reaction, I am responsible for my reaction. And I took that away with me and I thought, that's right. If I feel angry, I shouldn't necessarily act on my emotion. I should go away and cool down and think it through and then go and deal with the issue. I learnt that fairly early on when I was a fairly new manager and somebody did something quite heinous that made me really, really cross. So, I took myself off for a walk to cool down before he had the difficult conversation with me.

**Emily** That's a good mantra to have.

**Rob** It certainly is.

**Emily** I am in control, what was it? I'm in control...

**Linda** I am responsible for my reaction.

**Emily** I am responsible for my reaction

**Linda** And that's very true. That really is true because I saw somebody tearing a strip of somebody else in a public space, which would never happen. And I went to the person who had the strip torn off them, and I said, that person is responsible for their reaction. You are not.

**Emily** Yes, absolutely. That's very good advice.

**Rob** Sounds like a life of lots and lots of lessons. You're clearly good at taking lessons from things that you experience in life. So, I suppose if you could if you could turn back time, is there anything that you'd change or that you'd do differently?

**Linda** I, no. And I'm not being complacent about that. It's because my understanding of life is that things happen. And when things happen, they can be good things that happen, or they could be bad things that happen. And I learnt early on when my mother died when I was 13, that the worst thing you can imagine can happen in this life and that's affected my outlook ever since. I'm enormously grateful for the time I had with my mother. But I had to learn early on that people die and that's a really good life lesson to learn early on. It was very traumatic for me, my brother and sister, our family life was severely impacted by the remarriage of my father, our father, in a way that was toxic for all three of us. But again, because of that, we really had a very strong sibling relationship. And also, I've just been enormously grateful for the fact that, well, I'm still here, some horrible things have happened, like last two years of my life in the department were pretty toxic but I had a really supportive manager, I had really supportive colleagues around me. I could talk freely to them. They were very kind and loving. It's a bit odd to talk about your civil service colleagues in that way but they were, and so I'm very grateful that I had to do something really difficult, and best of all, I finished it. It's that particular set of circumstances, I'd seen off two other investigation managers who quickly took early retirement.

**Rob** It's funny because you hear people talk about the civil service family and I suppose, that's the first time I've heard someone talk about it in that way. That sort of, you know, you kind of felt that, I suppose, when you worked there.

**Linda** Oh, yes. Work is where a lot of people meet their life partner, after all.

**Emily** Yeah.

**Linda** And work is where you make some friends that share the experience with you. I'm still in touch with through various ways with people that I know new at work. I'm leading a walk on Thursday around the war memorials in central London for a group of retired Customs and Revenue people, who... in London. So we get together and we organise outings for each other. And the outing I've got on Thursday is a guided walk around the monuments of London. So, when we finish here, I'll be off to finish off the research and do a practice walk tomorrow to get the timing right.

**Emily** Oh, my gosh. Don't let my dad hear you say that. He loves things like that, he would bite your arm off to go.

**Linda** Well, walking is very good. I've got some good friends that I walk with. You learn a lot about each other on a walk.

**Emily** Yes, I agree. I agree. So, what advice would you give to someone who's maybe coming up to retirement in the next few years or even more imminently than that? If you got any words of wisdom?

**Linda** Well, I don't have words of wisdom, I've got some advice based on my experience. It's that you may be very scared about retiring. I think a lot of people are because they don't know what they're going to do. Well, think it through. What do you really enjoy doing? What are your strengths? What would enrich your life? Think of it in that way. Not in terms of taking up time, because otherwise you'd be bored. What do you really enjoy doing? And



then go and do it and do it with some other people as well. And if you really are an introvert and you don't really like other people, which is perfectly okay by me. Um, and then whatever it is, you're bound to find like-minded people who also enjoy doing that. University of the Third Age, for example, is a great organisation. I love taking University of the Third Age members around the cathedral because we always have such interesting conversations because they are they're interested and they're interesting and they're interested, like I am, in lots of things. So, work to your strengths and do something you really want to do.

**Rob** Oh, that's lovely. I suppose I can imagine for some people, you know, if you're, say, in your twenties or thirties, you know, hearing that, you know, you're obviously not thinking about retirement at that sort of age. So, you know, casting your mind back and thinking about your experiences in retirement now, you know, what would you say to someone at that age who might not be thinking about retirement and might not even be prioritising, say, things like pension payments and that sort of thing?

**Linda** I would, my advice would be enjoy your working life, but recognise that at some time it's probably going to end. And so, you have to think about it, how you are protected against, for example, serious illness. Now working in the Civil Service, to some extent, you are protected because of your sickness absence provisions, but also you've got to recognise that at the end of it all you could be in abject, abject poverty. A state pension is not enough, and pension credit is not enough. So, it's a good idea to really think through. I mean, I decided in 1998 to go and buy a house because I'd been renting after my brother and I had sold the house that we'd been living in and it's a good job I did it then. I would not want to be retired now on my current pension paying the rent of a one bedroom flat in Walthamstow, where I live. I've got a three-bedroom Victorian terraced instead that I own and that's made a big, big difference.

**Rob** Yeah. I suppose it's one of those things isn't it, that you can, you can almost set it and forget it can't you? You can set that train rolling, that pension train rolling when you're in your twenties or thirties and then it comes to retirement and it's, it's there waiting for you.

**Linda** The sooner you could do it, start, the better. And I think it really is, having been in debt at one stage of my life myself and having been abjectly poor at another stage of my life, I think that neither are to be recommended. They're lived experiences but if that's your only way of experiencing retirement, you're going to have a tough old life, and it won't be enjoyable, and you won't be able to grow and develop. You'll be thinking about it all the time.

**Emily** That's a really good point.

**Rob** Wow. This has been great. Hasn't it? Fascinating.

**Emily** Thank you so much for joining us today and for telling us about your life. It's been... I feel really inspired.

**Rob** Yeah, it's been a real, like, you know, it's been really, like, fascinating. And just, you know, we feel very lucky that you've taken the time to sort of share your story with us.

**Linda** Well, I've enjoyed it because it helped me think about what I'm doing and why I'm doing it now. That's always good, isn't it?

**Emily** Self-examination, as you said.

**Linda** Self-Examination is good. Good for the soul, good for the heart, good for the mind.

**Emily** Oh, lovely, lovely note to end on. Thank you so much, Linda.

**Emily** If you'd like to find out more about anything that we've talked about today or tell us about something you'd like to hear on this podcast in the future, head to [civilservicepensionscheme.org.uk/podcast](https://civilservicepensionscheme.org.uk/podcast).

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