

## Podcast Transcript: We are what we do

**Rob** Today we're talking about the idea of work being a defining feature of our identity. It's often the first question we ask when we meet someone new – “So what do you do?” And it can inform a lot of the snap judgments that we make about someone, consciously or unconsciously. Are we defined by our jobs? And how can we make sure we're not all heading for an identity crisis when we leave work behind for good?

**Emily** It's such an interesting topic to discuss today. And with us is Cilla Christmas, Valuation and Strategic Review Manager and Co-Chair of the Civil Service Carers Network from the Cabinet Office. Welcome back, it's great to see you again and thanks so much for being with us today.

**Cilla Christmas** Oh, thank you for asking me. It's lovely to experience my second recording of your podcast, because I did series one too.

**Emily** I know!

**Rob** So Cilla, for those who didn't manage to listen to your episode from our first season, can you tell us a little bit about yourself and your role in the Cabinet Office?

**Cilla Christmas** Okay, so I'm Policy Lead for Civil Service Pensions and co-chair of the Civil Service Carers Network. I'm generally known for loving my job, which is why I think you invited me, Rob, because I'm a bit of a pensions geek. I love talking pensions and when you get me started, I struggle to stop.

**Rob** That's why we've got you on one of our full-length episodes, Cilla.

**Cilla** Takes one to know one.

**Emily** So, the title of today's episode is *We are what we do*. What exactly do we mean by that?

**Cilla Christmas** Well, I think it's very interesting. So the first thing you do when you talk to somebody is talk about the weather, don't you? After that, you'll probably go, “and what do you do?” Because it's something that connects us. We all think, if we're working age adults, you know, we're going to be working in something or, you know, we might be lucky to be retired, in which case it's probably “What were you doing when you were working?” So we always think about, you know, work is such a fundamental part of our lives, takes up so many hours through 40 years of life, and we tend to associate certain characteristics with jobs. So part of it came about because there's actually, you know... historically, surnames were associated with jobs. So you'd have a Smith who could be a blacksmith, a locksmith or silversmith, a miller might be a baker or somebody working actually in a mill blending flours. I mean, my own name actually may relate... there's some debate on it... to those who planned Christmas festivities in the Middle Ages.

**Emily** Wow.

**Cilla Christmas** So Christmas might have derived from that.

**Rob** Wow.

**Cilla** Or it could be Norman for Noel, but there we go. But as a society, we also have or derive people's worth from their job. So therefore we derive our worth from our job.

**Emily** Yes. Yeah, that's a really good point. And as you say, it's a good conversation starter on top of that but I guess it's almost like a bit of unconscious bias maybe that sneaks into it. Sometimes it's a good thing, maybe, sometimes it's a bad thing. I think, you know, talking a bit more about the history of it, there was a really interesting article on BBC WorkLife about all of this, and it talks about how historically we didn't tend to choose our jobs like you were just saying, Cilla. It was usually generational. You know, if your father was a farmer, you'd also become a farmer or, you know, you just take whatever was available. But over the past century, you know, we've had increased access to education and that's led to, you know, more varied occupations appearing with more levels of income. So your job is still a significant marker of your identity, but perhaps in a more nuanced way than ever before. When someone says that they're a surgeon and you kind of automatically assume that they've had a really strong education and they're probably a quite high earner and, those two factors are like metrics that for centuries, they dictated somebody's standing in society. I mean, even today, they can really affect how you judge that person, consciously or unconsciously. So as I say, there's an element of unconscious bias that might come into it, maybe.

**Cilla Christmas** Yes. The behavioral scientists call it heuristic shortcuts. In order to be able to process all of our... in order to make the decisions we have to do every day; the brain sets up shortcuts. So it's a kind of... you mentioned surgeons. Well, the equivalent nowadays, I think in Britain is NHS post-pandemic Doctor/Nurse... Saint. You know, you build up these shortcuts because of your experiences and you know, what you picked up from culture and society. So it's a way of dealing with the world and managing it, but it has its negative sides, because you might judge on a first impression like an accent, or you might judge on an appearance. And you know, that can devalue people as well as value people.

**Emily** Absolutely.

**Cilla Christmas** So it is a two-way street. And I think sometimes people get very tied up with it and I think, if you lose that status or don't have that meaning in your life that your job imbues, it can cut you loose, it can undermine your mental health. And you know, particularly if you blur your work and life and it, sort of, enmeshes and it spreads so work isn't a distinct factor. It's just, you know, spreads its tentacles throughout your life that really does start causing problems. It's a very interesting one. I mean, I have to say I would probably be one of those where work spreads.

**Rob** Yeah. Well, I suppose we've all you know, we've all just lived through the global pandemic, which has in many instances changed our, kind of, relationship with work. What impact do you think that's had on sort of work life balance and how work is part of our identity?

**Cilla Christmas** I think one of the biggest changes for us is that actually a lot of us are working from home. Many of us worked through the pandemic at home, if we were lucky enough to do that, and now we work, at least part of the week at home. So there isn't that cut off of, "Right, I've left my house, got out of the door, got on the train, done my commute. That's the start of my job, that's when I start gearing up." You don't gear up, you just switch. And I think then it's very hard to cut down and to separate. And the study by King's College London last year showed that actually, yes, people who had a daily

commute often used some of that time back to exercise during the pandemic, to eat healthily, to sleep better. But lines were blurred, and it did compromise wellbeing, and particularly when people had problems switching off. And I think there's some studies that show that when you react to stress, your stress hormones go up, your blood pressure goes up. But then when that stress goes, you fall back to a natural state which is healthy for you. If that stress doesn't leave, if you can't switch off, then you reset your natural state. And that can cause long term problems for your heart, etcetera. So it's very important that you find a way to switch off from work.

**Rob** I was going to say, I work from home, and I suppose... well, I suppose we both do, don't we Emily? And I can totally relate to what you're saying there around the boundaries being blurred. You know, the amount of times where you sort of, like, roll out of bed, just chuck some clothes on and just sit down in front of the computer, you know, to sort of start work.

**Emily** Yeah.

**Rob** That commute time, whilst I don't miss that, it does give you that time doesn't it, to just, kind of, get yourself in the headspace for work.

**Emily** Yeah. And it gives you that, that boundary between home-life and work-life, like, I can really relate to that as well. I remember I was working from home, I think, for about a year before the pandemic started, and then my whole team started working from home, obviously in 2020. And it felt like we were working harder than we'd ever worked before because that, kind of, invisible boundary had completely disappeared.

**Rob** Yeah.

**Cilla Christmas** I mean, the opposite, of course, was that work was taken away because it wasn't there, and people were furloughed. So we weren't working at all for a period. I mean, Rob, I think you experienced this. Are you willing to share your story?

**Rob** Well, yeah. I mean, I was furloughed. It was in a different life, different role. But yeah, I was furloughed for a few months, and it was... Well, at first I was, kind of, like, quite happy about being furloughed because I was getting paid and I was off, you know. In fact, I remember a neighbour saying to me, who was also furloughed, you know, "It's like being retired!" socially distanced over the fence, of course. But I definitely experienced an identity crisis. You know, within the first couple of weeks, I felt like, well, hang on a minute. If I've not got work to go to, to do, to fixate on, to think about, then what's the point in me, kind of thing. You know, obviously I'm a dad, you know, I'm a husband, and those things are really important to me. But I hadn't actually realized until work was taken out of my life, how important it was to me. And I think I'm sure a lot of other people have, you know, post-pandemic. It's really caused me to, sort of, consciously reevaluate my relationship with work and how I, sort of, feel about work. So, you know, work's important to me and it's important to me that I do a good job and I feel like I'm being rewarded. And, you know, in terms of the type of work that I'm doing, as well as, obviously, financially, but nothing's ever going to be more important than my family and my life outside of work. And actually work is a means to that end if that makes sense.

**Emily** Yeah. That does make sense.

**Cilla Christmas** Yeah. I think the pandemic, you know, created a lot of disruption for all of us. I mean, work changed, socializing changed because we couldn't mix so we had to mix differently. I mean, for Carers, just talking about my network role, you know, an awful lot of people took on caring responsibilities they didn't have before because services were disrupted. And even now, some of these services haven't returned to normal. So caring has become a bigger part of a lot of people's lives and that definitely pulls on the family relationship rather than the work relationship. So I think any shift, any big experience reminds us that life is so short and in essence, in the pandemic, those lockdowns were about protecting life, but we still lost a tremendous number of lives, you know, it does then challenge you to think that life is transient and then maybe you need to rethink. So a lot of people, I think, like you, Rob, have rethought how they do things. Others have fallen back to old patterns or been forced into new ones because, with Carers, services aren't necessarily returned or we've got new sufferers with long COVID, so it's a different world. Is it automatically that everybody's now got a balanced home life? I don't think so.

**Rob** No, because you've got to make that happen for yourself, haven't you? You've got to give yourself a balanced life. I mean, for me personally, you know, both myself and my wife work from home. And, you know, now I see the fact that the company I work for enables me to do that as a benefit to working there and one that, frankly, I don't think I could do without anymore, because of the balance that I'm lucky enough to have been able to find in that.

**Emily** So, I think this is such an interesting conversation. But we are a pensions podcast, we talk about pensions and we talk about retirement. How does all of this relate to retirement?

**Cilla Christmas** Now, this is one that's interesting because I think society thinks that retirement... you know, you're going to retire and just enter into these golden uplands, wonderful retirement, where everything's lovely, You've got lots of money, you're going to go and travel and enjoy life and socialize. And a lot of people feel pressure to fit that norm. I mean, that's another behavioural science piece, the piece about social norms. The more you connect to a group, the more you feel that you should feel out of step if you're not behaving in the same way. And I think that's a bit of a myth, and I think we need to, we need to think about ultimately, everybody needs to find a route for themselves. It's very important that you do what suits you, but we also need to remember that your views and experiences will change through life. I think we always think we'll think the same, we'll always be committed to work, or we'll always be absolutely fixated as a Rolling Stones fan. But it's not necessarily true. You know, our views do change. And I always quote this one about retirement. You know, when I started working for the Civil Service, for years, the first Civil Service Lives I went to, all through the years, you'd just get a string of 50-year-olds, 50, 51, 52, hitting the stall going, "I'm starting to feel it now. When can I retire?" And there's just, sort of trigger points, almost, whether it's, you know, the feeling the working hours in your physical... you know, you feel the tiredness, or whether your life changes... so things will change. I think it's important to not stress that you don't know what you want in retirement. And actually, if you want to work until, say, 75, work until you're 75, but make it be a conscious decision. Don't just fall into it. I think, you know, leaving work can be frightening, but it can be a change of direction. You can take your work skills and go and be a trustee of a charity, do governance work in the third space, where you can afford to do it now. You can still work; you might just do it in a different way and get value in a different way. Or you might find a new purpose, a new hobby, take time to care for your family... So, you know, we don't do well with uncertainty. We like certainty. And not knowing what we're facing isn't going to help our health. So, if you think through what you

like now, what you might like in the future, what you might be facing, and just try and keep it as flexible as possible. And see it as a world of opportunities, rather than something to be frightened of.

**Rob** Well, like you say, like a pressure to conform or to do a certain thing that you're supposed to do when you retire, like take up golf or go on cruises, you know, you don't have to do that. They're all very stereotypical kind of tropes that we associate with retirement. I guess, one thing that I've said to, you know, people who are staring down the barrel of a 30-year career and thinking, "well, why should I even think about retirement? I'm not going to know what I want to do in 30 years", is "Well, you don't need to know what you want to do. You just need to know how you want to feel when you retire. Yeah, you want to feel comfortable. You want to feel like you can enjoy some of the same luxuries that you work really hard to enjoy now. And, you know, would you not want to feel the same in retirement? It doesn't matter what you do with that time and with those luxuries, but if that's how you want to feel, then that informs how you plan for your retirement." And I guess that whole identity crisis and that whole, you know, "Okay, I've left my job. What am I now?" How can you avoid that identity crisis when you retire, Cilla?

**Cilla Christmas** I think this goes back to, don't put yourself in a straitjacket of saying, "Right, I'm going to retire. That means I give up work and I just be."

**Emily** Yeah.

**Cilla** I hear a lot of public servants and civil servants particularly, so our members say, you know, "I like my work because I am helping people." So, you know, can you find another way to help people? Think outside the box. But if you look into the retirement space and this piece about staying flexible comes in, you know, there's various ways you can do so. You can partially retire. So if you want to test retirement, ease back, do a few days' work a week and have a few days extra to rest, recuperate, see family, volunteer, you can reduce your pay or reduce your working hours. And then you could take your pension and your lump sum to work alongside your working hours and your salary.

**Rob** Just like one foot in the door and one foot out.

**Cilla Christmas** Yes. You could always plan to leave work and take a lower-graded job as well but leave your pension untouched until you want it. There's all sorts of flexibility around when you take your pension, when you stop work, and what you do with your time. So the pension ultimately is there to secure your financial future. It doesn't dictate what you do with your time.

**Rob** Hmm.

**Cilla** So yeah. But I mean, think now... you might be 30.

**Rob** Slightly older, but yeah.

**Emily** Speak for yourself.

**Cilla Christmas** Well, you can't retire yet, I know, but you know, again, coming back to Civil Service Live, I love going on the stalls because I love talking to the members. And you get lots of young people come along and go, "Oh, you know, the pension's not important to me. I'm going to work until I drop, you know, because I'm not going to get a

pension until I'm 70 or something. I'll just work until I drop." Okay. What if you drop at 35? What happens? Well the pension is there for you on ill health retirement, but just don't be afraid of that magic land that is the future, that is old age, that is the uncertainty. The pension is a very strong financial building block for everything you do now, as well as in retirement. You've got death in service life cover, that helps, you know... may pay off your mortgage for your kids when you die. You've got ill health cover, so that if you do face a bad car accident that keeps you out of work or your current job, it could go into payment. And then you've got, "And yes, I know I've got a strong pension behind me that will kick in when I need it in retirement. So that helps me make other financial decisions about where I can save and where I can spend." So the pension is one of these building blocks of life. So if you look at the pension as your cornerstone for all of the next phases of your life whilst you work for the Civil Service and beyond, and then you can think about the freedom that gives you to do what you want. Before the pandemic, we were always hearing about people having portfolio careers. You know, they may work part time in Communications and Engagement, and part time on a website, and by the side, have a craft business, and create this portfolio. You can move on to do that. Don't let fear block the concept but get to know your pension. Get to know what it does for you and think about you now, what you might want now, but also what you might want later. So, you know, don't close yourself in to a set, fixed future because everything changes in the blink of an eye.

**Emily** I think what you were saying about partial retirement as an option, I know people like my mum, for instance, would really relate to that. So she worked in the NHS for about 50 years by the time... over 50 years, actually, by the time that she fully retired, and she partially retired ten years before she took full retirement, because at that point, she felt like she wasn't finished. She had a lot more to give. She was a nurse in the community, a Specialist Palliative Care Nurse. So she really took a lot of, kind of, value from her job and could really see the difference that she was making. And then nine or ten years later, when she did come to fully retire, by that point, she was ready. And she was you know, I remember her saying to me, like, "this is the right time and I know it's the right time." So I think it's a really good point about partial retirement.

**Rob** It's ironic isn't it because you spend, you know, all week waiting for the weekend or all year waiting to go on holiday, to be away from work. And then it gets towards the end of your career, and you want to hang on.

**Cilla** Yeah.

**Emily** Yeah.

**Cilla Christmas** But the reason that holidays are so precious and weekends are so precious is because they are rare.

**Emily** Yes.

**Rob** Yeah.

**Cilla** So you do something special with them or try and do something special and you look forward to it. If you have this endless expanse of time ahead of you, with nothing that entuses you, gets you up in the morning, then, you know, it starts feeling like an endless wasteland.

**Rob** It's intimidating.

**Cilla** Yeah. The thing you need to think about is what's going to get you up in the morning.

**Emily** Yeah.

**Cilla** And that might be your garden, that might be exercise and competing in a triathlon. There's a whole range of things.

**Rob** It's funny because, in our first series, we spoke to a lady called Linda who was retired, and she talked about how, you know, it's not just the time that you spend kind of in work, doing work, but a lot of your emotional energy outside of work, kind of, goes into thinking about and worrying about and fixating about and coming up with ideas about work. You know, so it really permeates your life even when you're not, you know, in front of your desk.

**Rob** Linda's episode is Episode 2, so do go back and listen to that to hear Linda's story in full.

**Cilla** Yeah. Well, even your evenings. You know, once you're home from work and you've done your chores and had your tea, you know, you go to bed early to be ready to get up early. So it does, sort of, circumscribe the rest of your life. You know, when I go out with the girls for dinner in the week, it's like, "Okay, it's a school night. We need to go home now."

**Emily** Yeah, it kind of leeches into your other decision making.

**Cilla** We can't just stay on until midnight, yeah!

**Rob** Come on, girls. It's 2am, I've got work tomorrow.

**Emily** Come on, let's be sensible.

**Cilla** It's more 9 when I'm calling it.

**Cilla Christmas** We do have the University of the Third Age. I think a lot of people in retirement have picked it up. So there's all sorts of courses of interest, whether academic or otherwise. Well worth looking it up, if you or even your parents at this stage in life are looking to do some more learning.

**Rob** Great. We can put a link to that in the show description as well.

**Emily** Yeah, absolutely. So where can members find out a bit more about their options when it does come to retirement?

**Cilla Christmas** Well, as always, there's plenty of information on the scheme website. Head to [civilservicepensionscheme.org.uk](http://civilservicepensionscheme.org.uk) and select 'Planning for retirement,' and there's lots of helpful stuff in there. So no matter how far or near you are, it's there for you.

**Rob** Brilliant. Well, thank you so much for joining us today, Cilla. I feel like I've learned a lot, it's been a life enhancing, to use Linda's words, conversation.

**Emily** It really has. It really has. Thanks Cilla, thanks for being with us today.

**Cilla Christmas** It was lovely. Lovely to talk to you. And thank you, everybody, for listening.

**Emily** As always, to find out more about anything that we've talked about today or to tell us something that you want us to cover in a future episode, you can head to [civilservicepensionscheme.org.uk/podcast](https://civilservicepensionscheme.org.uk/podcast).

**Rob** Make sure to follow or subscribe so you never miss an episode. And you can also leave us a review, wherever you get your podcasts.

**Emily** This episode was recorded in July 2023, and everything that we've talked about is accurate at the time of recording. Thanks for joining us.