

Podcast Transcript: **Retirement on my terms: Mary's story**

Emily Today, we're here with Mary, a partially retired member who's nearing the end of a fulfilling career in the DVSA. We'll be chatting to her about her life in semi-retirement, how she's spending her time and the benefits of easing yourself into your post-work years.

Rob Mary, it's lovely to meet you. Thank you for being with us today.

Mary Hi, Rob. Hi, Emily. Thanks for having me.

Emily So, Mary, can we start with you telling us a little bit more about your role in the DVSA and when you decided to start your retirement journey?

Mary Okay. I joined what was then the DSA in 1996, as what was then a Contract Examiner, to try to help with the rush of test candidates trying to get their test passed before the theory test came in. In 2001, I was taken on as a permanent member of staff and somewhere around 2010, I think, I managed to get a promotion to an Office Manager.

Rob Great. So how long were you in the DVSA then?

Mary In total, up to now, 27 years.

Rob Wow. That's a long time.

Mary I love my job. I love my job.

Rob I suppose you've got to, to be there for 27 years. So how are you spending your retirement years?

Mary At the moment I've only been partially retired. I am lucky enough to have a holiday apartment in Turkey, and I split my time now between holidaying in Turkey or living in Turkey, really, and spending time in the UK to fulfill my contractual roles with the DVSA.

Rob So lots of flights between the UK and Turkey?

Mary Sometimes it was as many as four trips over, but now I've reduced that down to just two trips and longer stints here.

Rob And presumably your plan is that eventually that's just where you're going to live?

Mary Roll on September 7th!

Emily What's happening on September 7th?

Mary I fly to Turkey. I take full retirement at the end of September this year. And I will be flying over to Turkey in September to meet up back with my not-husband and two dogs, and that's where I'll stay.

Emily Wow.

Rob Wow. That's so exciting. And obviously, you said, like, you love your work and you've done that job for 27 years. So presumably, the whole, kind of, route of partial retirement has helped you to feel excited about the 7th of September?

Mary I think... when I took partial retirement, I don't think, in my head, I was really quite ready. I'd originally applied for full-time retirement and then I was offered, very luckily, offered to come back as part time, which I took. But yeah, you're right, Rob. It's given me an insight as to what you can do with your time. It's a common, common question when you're retired. "Oh, what do you do? How did you fill your days? What do you do with your time?" Trust me, when I'm in Turkey, when I'm not working, I don't know how I have time to work. There is just so much out there to do. So much out there to see.

Emily You know, my mum says that all the time. My mum's been fully retired for about two years. She took partial retirement about 10-12 years ago. And at that point, she felt like, you know, "I'm not finished yet. I still love my job and I'm in love with my work and I'm not ready to go". And then fast forward nine years and she was like, "Yeah, that's it. I'm done." And now, she often says to me, "I wouldn't have time to work now". She's in a choir and she's got loads of grandchildren and she's busy all the time.

Mary Yeah. like you said, Rob, it gives you an insight into what you can be doing with your time. And as much as my role has been amazingly fulfilling and I've loved absolutely every minute of it, there is stuff outside as well. So I got a chance to test the water, if you like, and now I've decided I want to dive in totally.

Emily Yeah. So when you were deciding to start your retirement journey, did you initially apply for partial retirement or did it reveal itself as an option later?

Mary It revealed itself as an option later. Everything had been signed, sealed and delivered as regards the full-time retirement. And I just happened to bump into a line manager, and he suggested that perhaps I would like to come back and cover school holidays. In his words, because at that time, I'd been in the agency 20 years, he said "It's a lot of experience to lose with a stroke of a pen". So I went back, discussed it with family, and they were happy for me to take just partial retirement. So and of course, it has a benefit of a little bit of a wage as well.

Emily Yeah, absolutely. Absolutely.

Rob So, clearly then when you'd made the decision to retire, having got that offer from that line manager you happened to have the fortitude to meet, perhaps you weren't quite ready, and you hadn't quite realized that at the time?

Mary I remember vividly my last two days at work. I was a mess. A lot of hair, snot and tears everywhere because I just... it was such an emotional time. And I must admit, I just thought at the time, it was just because I'm leaving a job and I'm leaving all these people that I've worked with for 20 years. So I didn't identify at the time that I wasn't ready to leave. But looking back on it now, I can see that full-time retirement actually really wasn't for me at the time. And that partial retirement, like you say, thank you to the line manager that said partial retirement was the way to go.

Rob So I suppose, obviously now, you are facing full retirement. How does how you feel now compare to the hair, snot and tears that you experienced seven years ago?

Mary Well, I'm hoping on my last day, it's not going to be quite so emotional, and I don't think it will be because now I'm ready to go. Doing partial retirement, you get the opportunity to... you get an idea of the things that you can be doing. So already, I've got a list of places I want to go, places I want to visit, things I want to do, which when you're in full time work, they're dreams, they're things that you would like to do. But now I've been able to put goals into place because now I've got the opportunity to do these now before I get too old. It's not bungee jumping, it's not hand-gliding. It's nothing like that, but I'm still fit enough. I like archeology, so I'm still fit enough to climb over archeological sites. I like hiking, I'm still fit enough to go on long hikes and not have to worry about achy knees and achy ankles. So partial retirement has got me a little bit into that, but when full retirement comes, that's what I'll be doing.

Rob So it's given you something that you're equally, if not perhaps more passionate about than you were about work to, kind of, look forward to spending more time doing, I guess, when you fully retire.

Mary Yeah, the balance has tipped. Yeah, so whereas before, I was quite happy at work, and then on the two weeks a year you get the opportunity to go abroad, you go off and you do your bits and pieces. Now that balance has tipped. So for the last seven years, I've been doing mostly looking around and a little bit of work, but now that's going to steady itself out and it's just going to be looking around.

Rob Well, that's good. In fact we've done an episode in this season of the podcast called "You are what you do", there's this concept that you can have an identity crisis when you retire because so much of how we define ourselves is linked to what we do as our job, you know, every day. And it sounds like you've managed to find a way to not be defined by work and to be defined by the things that you are going to do when you fully retire.

Mary I think I have now, but again, it's down to partial retirement. It gives you an opportunity to work a little bit more on your identity and rather than just be a Driving Examiner five days a week.

Rob We should probably say, at this point, that we've not paid Mary to say, "Partial retirement's great! Partial retirement's great!" You know, because it sounds like that a little bit, but, you know, that's good. I mean, this is genuinely coming from you, isn't it? This is how you feel.

Mary Yes, it is. And I think if somebody had said to me, “Oh, we can't have you retire fully, you've got to take partial retirement”, you know, I probably wouldn't have done it, because you're not in one camp or the other, are you? You're not retired, but you're not in... I don't want to say, ‘proper employment’, but you're not employed full time. Yes. So you're not really in one camp or the other. And that's a situation that I wouldn't have thought that I would have been happy with. But because I found myself, sort of, in it anyway, it worked. You got to try everything, you've really got to give things a go and at the end of the day, if it hadn't have worked, my contract was such that any time I could have turned around and said, “You know, I don't want to do this anymore”.

Emily So you had total control, total flexibility and total say in leaving on your own terms, really.

Mary I was lucky in that respect. Yeah.

Rob I mean, I think that you're lucky to work in the in the Civil Service, I suppose, in that respect, because, you know, as your manager said at the time, that's a lot of experience to lose at the stroke of a pen. And, you know, that was quite a smart thing to think and to try and act upon on the part of that manager, wasn't it? To sort of say, “Well, actually, you know what, we don't want to lose this. Let's keep Mary and let's utilize her for the next several years and while we're doing that, let's transition that knowledge to other people. I guess you don't see that, that much, outside of the Civil Service.

Mary I've been in there so long, I wouldn't know.

Rob Well, I've never been in the Civil Service and I'm telling you, that's how it works.

Emily So, Mary, would you say that your, kind of, retirement experience so far is what you expected it to be?

Mary I would say “and some”.

Emily Okay.

Mary I don't think we intended to spend quite as much time as we did in Turkey. So we were going to be here and then have, like, extended holidays in Turkey rather than spend most of our time there. But once you're there and you haven't got a flight booked to come back here, you put that off until next week, or next week, or next week...

Emily Or next month.

Mary Before you know it's... yeah. So from that point of view, yes, it's better. I do like if somebody asks, “Do you want to go somewhere? Do you want to do something?” It's nice not having to plan it around work. Either “Well, I've been to work all day, do I really want to do that in the evening?” Or “I've got work next day. Do I really want to do that and then have to go to work the next day?” I think that, yes, the retirement part has been better than I thought it would be. And I've discovered things about me

as well. I've always enjoyed walking, always enjoyed old stuff, archeology. And it is doesn't have to be old, old. I know I haven't got the figure of a racing snake, but I've actually taken up jogging as well. I call it 'shuffling with purpose', but I'm out there in garish leggings and I'm doing it. And that's something that probably, well, I know for a fact, six or seven years ago, I would never have done. I've been sitting in the car on a driving test, and I've seen someone running and I've thought, "Why?" But you know, it's lovely. You get time to yourself, no one intrudes, it is your time. And I don't run marathons or anything like that, but I can be out for a good 45 minutes. So I've discovered stuff about myself as well. I've got more patience with other people than I had before. I think I'm a nicer person to be around than I was before.

Rob It's really interesting to hear you talk about how your life in retirement has, kind of, evolved and it's kind of similar to how people's work life evolves. You know, you don't often meet people who have had a specific career in mind and then have gone for that. There are obviously those people, but the majority of people end up, you know... I just got a job in this place. And then, you know, 20 years later, I was still working there. And I really liked it, and it kind of worked for me. And it sounds a little bit, like, in your head when you went into retirement, you had an idea of the sort of stuff that you wanted to do, and then you just let it evolve to be what it needed to be, based on what you wanted.

Mary Well, I hadn't thought of it like that. But you know what? You're right. You're 100% right. It is like that. And I think if you put too many things in place, they're things that you might want to do, but you're actually also building yourself boundaries and borders, you've got to be fluid. You've got to be fluid to discover things that you didn't know that you would want to be doing out there.

Rob Because I could imagine there probably is a certain amount of, probably self-imposed pressure that people feel when they retire that, "Okay, right. Well, I've got to start really enjoying every moment of every day now and going on loads of holidays and going on cruises and taking up golf." And I guess you could end up getting sort of crushed under the weight of that almost, sort of, expectation of the next 20 years are going to be the best 20 years of my life. So it's quite nice to hear that you've just let it happen.

Mary Just go with the flow. Yeah, go with the flow.

Emily It's interesting that you say that actually, because we've heard from other people that we've spoken to on the podcast. We spoke to a lady called Linda in the first series, and she was talking about people that she knew who had gone for full retirement straight away, kind of, no easing themselves in and had really struggled with that, as we were saying before, that kind of loss of identity and that lack of purpose. And it was really difficult. So it's interesting to think about it, like, on the other side of the same coin, you probably feel a lot of pressure to be busy all the time and to be enjoying yourself around the clock. And you know, sometimes that's not how it works. You just have to let life happen.

Mary Yeah.

Emily What was that quote? “Life is the thing that happens when you're busy making plans.” Or something like that.

Mary Yes. And you can miss most of it if you are too busy making those plans and fencing yourself in. “So, I've got to play golf. So I'll do that on a Thursday. I've got to do something else, so I'll do that on a Wednesday. And then before you know it, you're missing all the other stuff but if you just sat back and relaxed and listened to other people, you probably find yourself going out and doing it anyway.

Rob It's interesting, as well, that you mentioned that you think, you feel happier, and you think you're a nicer person now that you're retired. And again, you know, one of the things that we've talked about quite a lot on this podcast is the emotional energy that work exerts, you know, from you and you carry that around when you're not in work as well because, you know, as much as you may love your work, there will still be things that are difficult or that you think about or problems that you want to solve that, because you're human, you think about them when you're not at work as well as when you are. And obviously, if you're not working, well, you don't carry any of that around with you. So you've got the headspace to not have to be distracted by that.

Mary If you're in full time work, you're working, what, five, six days a week? I would do five days and the occasional weekend. So on a five-day week, come to Saturday, you were at work yesterday, it takes time to switch off.

Emily And to decompress.

Mary Yeah. Come Sunday, you're going to work tomorrow. You've got to be getting ready to go back again. There is no total 100% downtime and even to a certain extent, if you go away for a week's holiday, Monday and Tuesday, you're starting to wind down, you get there Wednesday. Thursday and Friday, you're winding back up again to go back to work. So even time off work doesn't give you that sense of switched off, totally relaxed, this is my time, I can do what I like when I like. You only get that if you're not looking at the next stint of work.

Emily Yeah, I can really relate to that. I love my job and I work five days a week and I really pour a lot of myself into my job. And a lot of the time, especially when it's really busy, I end up at the weekend just absolutely exhausted and not just physically exhausted, but like, mentally exhausted. I'll just have no plans and I'll just spend the weekend relaxing and rebooting for work the next week rather than the weekend being like my time to do stuff that I really want to do. And I do get to do that every so often, but I guess that's the beauty of partial and/or full retirement is that you get a real sense of that.

Mary Yes. Yes, very much so.

Rob But I suppose if you've been working since you were 18, it's hard to imagine not feeling like that because, you know, I can relate to what you're saying there, Emily. So I guess that kind of leads on to a question for you, Mary, which is obviously, you know, in the position you're in now, about to fully retire, what would you say to, you

know, a scheme member who is thinking about what their retirement might look like in the future?

Mary Don't tie yourself down to "This is what I'm going to do". You're going to have your ideas. Like I said earlier, I've got, now, goals that were just dreams a long time ago. I've got goals I can do now because I don't have the time restraints anymore. But as a general rule, don't go out and try to force yourself to enjoy retirement. Just take it as it comes. If you've prepared yourself for it... I'm lucky in as much as I financially don't have to worry. I took early retirement, I'm still four years, I think, three or four years away from getting a state pension. So I've got my work's pension and I'm lucky that we haven't got those constraints. So you need to be prepared for it. You can't just decide at 55, this is what I want to do because you don't have it behind you. We've got to be careful because as much as partial retirement from my side, and from my best mate's side, is the best thing since sliced bread as far as we're concerned, there's also a business need there. So having been an Office Manager and had people come to me saying that they wanted to reduce their hours, there have been times where I've had to say no, just because and I don't suppose it's across everywhere but certainly in our line of work, if you're there then they want you in the office five days a week. We did wangle a couple. I would say to my line manager, "well you know, if we don't give him partial retirement, he's going to go, and I think a partial resources better than no resource". For me, for my mate and for loads of people out there, partial retirement is the way to go, but you do have to be prepared. You can't decide at 60, "Oh, do you know what? I'm going to take partial retirement". You've got to have something behind you to enable you to do it or it's going to be no fun. There's no fun in sitting at home thinking, "Aw, I'd love to go on that boat trip, but if I do that, then I can't have that for tea". You're just putting yourself into prison. So if I've got a regret about partial retirement, it's that I didn't start planning for it earlier. I've got a very good life. A very good life indeed. Partly because of the country that we decided to go to, partly because of the ridiculous exchange rate that we've got at the moment with our money, but even halve that exchange rate, we still live like kings, but we couldn't at the drop of a hat say, "I tell you what, we'll spend £2,000 per person and go on a big cruise". We would have to factor things like that in. So you need to plan what you want to get out of retirement from a financial level, before you go out there and just do it. Certain things in life have to be planned for and partial retirement is one of them. So, you shouldn't have regrets in life but if I've got one, it would be that I didn't plan this perhaps a little bit earlier. And so the bottom line is, if you're thinking of partial retirement, start planning, start thinking, don't set dreams, set goals, and know your way. Know your path to achieving those goals.

Rob Another thing that we've talked about on other episodes is around, you know, you don't necessarily need to know exactly what you want to do every day when you retire. You just need to know how you want to feel when you retire, you know? And I suppose when I think about retirement, I want my retirement to be like yours. You know, I want to breeze in here all happy, and just like, "wahey!", not a care in the world. It's wonderful to see, like, it's so great. And I guess being able to feel like that is linked to the financial planning element of getting ready for retirement.

Mary Yes. You've got to know that you've got the funds behind you, otherwise you can't sit back and relax. Going off the financial bit a wee bit, we've got friends in

Turkey, and they too are retired, and they've taken it early. They're not old age pensioners by any stretch of the imagination, and they've joined various groups. So on a Monday, they go bowling, and on a Tuesday, they do something else. On a Wednesday, they play darts, then on a Thursday, they do line dancing and if we were to say to them, you know, "We're getting a little group together and we're going to go over to Kos or Samos", because we do that, a drop of a hat. Oh, it's lovely.

Emily That sounds amazing! I'm so jealous.

Mary Samos is beautiful. Anyway, if we were to say that they'd go "Ah, can't do Tuesday, it's bowls. Can't do Wednesday, it's darts. Can't do Thursday, it's line dancing." And I think that is such a shame. I'm in various groups as well, but if someone was to say to me, you know, "We're going to spend a day...we've going to Izmir to go shopping, do you want to come?" And I'd go, "Yeah, alright". And it doesn't matter what day of the week it is, you know. Nothing's going to happen. I'm not going to get struck down by a bolt of lightning if I miss one of my keep fit sessions, or if I miss one of my book club sessions. And I find comfort from a certain amount of routine as well. But I don't let it hem me in. By the age of 46, I'd lost my only sister and both my parents were dead. So we don't make old bones in our family. So I'm not going to wait until I'm 67, when I get my state pension and then when my knees have packed up and my ankles have packed up, and then sit there wishing I had gone out there, and... the pyramids is one of the things, I think, is on most people's bucket list, wished I'd gone to see the pyramids. I don't want to sit there and wish I'd taken a boat down the Nile. So again, you need to have your finances in place to be able to do that sort of thing. Losing a family like that, and I'm the only one now. I've got children and I've got nephews and a niece, but they're all adults. They're all doing their own thing. But I've got no one of my age out there, so I'm not going to sit around, so I am going to grab it, but not so firmly that I don't let myself see what's down the other path. It's easy to go, blinkered, "That's the way I want to go." And then miss all these little side alleys off to the side.

Rob It's a wonderful, like, approach to life. Like, it's really lovely.

[00:28:57] **Mary** We've been given the gift of life and we need to use it. Why squander it? Why sit around and... For some people, they don't want to go and see the pyramids, they don't want a boat down the Nile. But if you want it, it's there. But no one's going to come up to you and go, "There you go! If you want to go to the Nile, you can go." You've got to put the plans in place in time to be able to go out there and do it. And you don't want to wait until you're 67 - you know you've got today, and we hope we've got tomorrow, but we don't know what's down the road in five, ten, 15 years. So you do need to make the most of it. "You don't only live once. You live every day. You only die once." And that's, I think, a lovely quote.

Rob Yeah, it is.

Emily That's Charlie Brown, isn't it? Love it.

Mary Yes.

Emily You know, it really reminds me of my nan, my mum's mum. She used to say to me, "You know what, kid?" in her strong scouse accent, she used to say, "If you ever see something and you're not sure if you should do it but you don't know if it's right, just do it, because you won't get a second chance". She always used to say that to me, and there were so many things that she didn't get opportunities to do that I've had the opportunity to do, and I always think about her when I think, "Should I do it?" And I think, yeah, because Marj would want me to do it, you know?

Rob It's been really great having you here. Thanks so much for taking the time. We've really enjoyed speaking to you, Mary, thank you.

Emily Thanks so much for joining us today. It's been brilliant.

Mary Thank you.

Emily To find out more about anything that we've talked about today or to tell us about something that you want us to cover in a future episode, head to civilservicepensionscheme.org.uk/podcast.

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