

Podcast transcript: Leaving work behind for your health: Gerald's story

Emily Today we're here with Gerald, who took Ill Health Retirement after a long career in HMRC. We'll be chatting to him about his experience of leaving work behind for the sake of his health, his life in retirement, and how he's spending his post-work years.

Rob Gerald, it's lovely to have you here. Thank you for being with us today.

Gerald That's fine, thank you.

Emily So, Gerald, can we start with you telling us a bit about yourself and about your career before you retired?

Gerald Well, I joined HM Customs and Excise in 1983, based in South Wales. I then moved up to Shropshire, and in the years prior to the amalgamation of the Inland Revenue and Customs and Excise, I worked at not just Shrewsbury but Newcastle under Lyme and Wolverhampton, back to Shrewsbury again and back to Wolverhampton.

Rob Crikey.

Gerald So I've met an awful lot of people. I was originally a VAT officer, gradually moving into management in large business and then a variety of other roles, including towards the end of my career, I was involved in developing a training programme for VAT technical specialists to, um, to reach Grade 7. And that's where I finished, because I'd broken my back, fractured my spine very badly when I was young, when I was ten. And as the years went on, it really didn't cause me any problems whatsoever. And then about 18 months prior to my intended retirement age of 60, I started getting severe back pains. And they were affecting my ability to lift things, to carry things, to sit. And it was round about that time when I'd actually finished the role to do with learning and developing the course, so I'd gone back to my old job, and my first task then was to actually manage the retirement of a gentleman who also had back pain, which had subsequently turned out to be terminal cancer.

Emily Gosh.

Gerald So that made me think that maybe these back pains, they're not something, you know, that's just going to finish very easily.

Emily Right.

Gerald So I eventually got to see a consultant and what had happened on the MRI scan, you can still see the one vertebra, which has still, sort of cracks all over it, where it got very badly fractured. But the discs either side had actually worn away with age. So whereas that happens to everybody when they get sort of a bit older, they can still function, but unfortunately, because of the fracture, it meant that everything else was piling down on that one point. So, I was expecting, at the time I spoke to the consultant, I was expecting him to say that "Give two or three weeks of rest" and you know, that would be it and I would recover.

Rob Yeah.

Gerald And he said to me, he says, "Look", he says, "you're going to be having a severe amount of pain", he says, "but it will settle down in two or three". And then he said, "You won't notice it because your body and your mind and your senses will adapt to the background pain and then it won't be so bad. So I said, "Ah right. Two or three weeks", I said, "That's what I thought". He says, "No". He says, "Two or three years".

Rob Crikey.

Gerald Which, you could knock me over with a feather because it suddenly threw everything up in the air.

Emily Absolutely.

Gerald I'd already been taking some days of sick leave off. I didn't know where I stood or what I should do. And that left me in a very difficult situation because I had further talks with the consultant and I told him what my job was and he says, "Well, he will not be able to continue doing that, not in, you know, in the short term". Well, I was going to retire in 18 months anyway. And so I then explained the situation to my employers, I insisted on being seen by occupational health. They recommended I should be referred to the Scheme Medical Adviser. Well as soon as the medical adviser got it, which was so detailed from a, you know, professional consultant in that type of injury, there was no doubt. And after that, everything was as smooth as could be.

Emily Yeah. I just I can't imagine how it must have felt to hear that you're just basically going to be in chronic pain and that your body will just have to adjust to it.

Gerald What made it worse, it wasn't 2 to 3 years. It was near about four years.

Emily Wow.

Gerald But certainly for three years I was on painkillers regularly.

Rob So, you were 18 months away from retirement. Presumably you were thinking about retiring, you know, you weren't going to stay on past retirement age.

Gerald No I wasn't, no.

Rob So how did it feel when you kind of got told you're going to have to retire 18 months early?

Gerald Well, disappointment because I did have plans, two sorts of plans. I had plans for my work, I kind of knew what I wanted to do in my final year of work, but then also, I had plans as to what I wanted to do in my retirement. And I'm a fly fisherman, and I wanted to be traveling all over the country and doing this, that and the other. Unfortunately, I thought, "well, that's not going to be on the cards, at least sort of not straight away", because my driving was limited to 20 minutes before I would have to stop and get out and take a break, you know, and I couldn't carry my equipment and this, that and the other. So I was totally blown away by it. I really didn't know where I was and what I was doing.

Rob Because I suppose you weren't... you were mentally gearing yourself up to be ready in 18 months. So you just weren't there yet, were you? You hadn't got yourself into a place where you were, kind of, mentally ready to leave work behind. You just said you had stuff

you wanted to achieve and work in the last kind of 12 or 18 months. You know, obviously setting aside the things that you wanted to do, you know, post-retirement, it must have taken quite a lot of adjustment to get used to, "Actually, no, hang on, this is just going to happen like right now".

Gerald Well, the other thing, though, and I think this is something which I think everybody should understand, and that is you cannot mentally prepare yourself for it.

Emily Yeah.

Gerald I mean, even if I was looking forward to it, until you actually retire, you don't understand the impact. I was told that, actually, before all my back problem kicked off, by a friend of mine who retired about, like, four years previously. And he told me it had taken him two years to adjust and I didn't really understand what he meant. But I think what it is, is that you have a feeling of purpose when you're in full time employment. You kind of know what your position is in terms of, you know, society and what you want to do. And suddenly when that's taken away, you do find yourself at a massive loss. It's why you find, perhaps, some people who are retired, they take on committee positions.

Emily Yeah.

Gerald And things like that. Or they become the treasurer of their local social club. And not only that, but they hold onto those things fiercely. I mean, we've all... I mean, I know I belong to things. I thought, "well, why don't they give it up and give somebody else a go?" The reason being is that they can't because they've finished work, they've now got something else and that is everything to them.

Emily I think that's such a good point. And you know, we talk about it on a number of episodes in this series, don't we? We've actually got an episode in this series called 'You are what you do', and we talk about exactly that. You know, how can you avoid what is essentially an identity crisis when you retire, if you don't prepare yourself for it? And how work can be a really core part of how we identify ourselves. I think that's a really good point. Um, just going back to your retirement journey. I imagine, you know, you had this massive piece of news, and it reverberated through your life. There must have been a number of lifestyle adaptations and changes you had to, essentially, immediately make?

Gerald You know, almost ridiculous ones. But for example, one of the problems was, and things have changed now, as I say, but I couldn't sit upright. Certainly not in a straight 90-degree upright chair for longer than about ten, 12 minutes without the pain kicking off. So, we sold of a three-piece suite and got a reclining sofa. So that was a major change. Uh, my guitar, which I loved, was actually too heavy. What I found, if I put the straps over my shoulders, because the weight transfers right onto the central spine, I couldn't play it without pain. So I had to sell it and get a very inexpensive, very lightweight one, even now, I can't play that for too long. What I found absolutely horrendous back in those days was if my wife was doing the shopping, and I would just have to stand there like a muppet while she lifted heavy bags. Honestly, it felt so embarrassing.

Rob Emasculating.

Gerald So emasculating because, you know, then I mean, I do have issues now, but at least something that's just a medium weight in a carrier bag, I can lift. But back then, I couldn't even do that.

Emily Gosh, you really take those things for granted, don't you?

Rob Yeah.

Gerald And also, the other thing is, of course, and in that situation, you know, if I had a broken arm or a broken leg, people can see it. Backs are one of those invisible problems where people cannot see, you know, what the issue is.

Rob You might feel like you're being judged by people.

Gerald You do. Absolutely.

Rob So how are you doing now, are things better?

Gerald Well, by and large, yes. I mean, I do get days when I get pain, but I kind of, I can put up with it. Occasionally I get caught out. I mean, I can do a lot, but I mean, I've come to Birmingham now on the train today and, you know, I've done that before and I'm fine. Even with the new, very uncomfortable seats they've put on the brand-new trains. However, two weeks ago, I went to London for the first time, well, probably since I retired, and I was okay until I hit Coventry. So I've been on the train 2 hours, then the pain kicked in and I was on painkillers for three days. So it caught me out, I wasn't expecting it. Same thing, sometimes I might lift something that I think is like a medium weight and it catches me out. Bang. That's, again, that's me gone for about another three days on... I mostly still move about but I have to lie down a bit and, you know, take painkillers again.

Rob So, still something that whilst it's easier to manage than it was in those early days, that it still kind of part of...

Gerald It's still part of my life.

Rob Yeah.

Gerald It'll never go away, the pain will lessen but the condition can ever get any better.

Emily Yeah.

Rob So, what are you doing in your retirement?

Gerald Well, one of the best things I did for my mental health, I think, was to completely get rid of any aspect of what I used to do. I was a professionally-qualified chartered tax adviser. And I kept the membership going as a retired member. And I decided, "No, that's going in the bin. Finished that". I became a writer.

Rob Oh wow.

Gerald I've always enjoyed reading crime novels and I thought, well I'll, you know, I'll do it myself. And I decided to write my first book. Some people can wait 15 years to get a publishing contract. I got mine in three months.

Emily Wow.

Gerald Um, so I've moved onto another publisher. I've had three books published so far, as Leslie Scase [which] is what I write under, which is my middle name. So I've got three published so far, murder mysteries. I've got the fourth currently with a publisher, the fifth is virtually finished, but in the meantime I'm writing the sixth as well.

Emily Hot off the press! Look out, coming soon.

Rob That is amazing.

Gerald I mean I'm not a well-known name yet. What I am, I'm a member of the Crime Writers Association, I feel well-regarded by my peers, by other crime writers, quite a lot of them know me. And I've attended, you know, been on a panel at the largest crime fiction festival in Europe, in Bristol. So everything's going really well.

Rob So when you think about your, sort of, plans to go fly fishing all around the place and you look at what you're doing now, you don't look back and feel regretful that you've not been able to do that? You feel...

Gerald Oh yeah, oh no, I'd love to be able to do everything. I'd love to be somebody who can still fly fish all around the country but it's not practical, I'd agree with you. I can't do everything, but this is it. As you get older, I think this is something also, I think sometimes people miss, you know, I know going back when I was young, they'd say, you know, they see somebody in their sixties and, "Oh, they've had their life, you know, they haven't got much to look forward to". When you get over 60, you realize how little of your life you've got left and you want to live every second of it.

Rob/Emily Yeah.

Gerald Absolutely every second of it. So it's actually more precious in your mind than perhaps say, when I was 20.

Emily Mm, absolutely.

Gerald You know what I mean? So I thought, oh, you know, when you're 20, you think, "oh, I've got like, years to do that, or years to do that". But when you're over 60 you think, "no, I haven't got years to do that".

Rob If you could go back to your 20-year-old self, knowing what you know now, what would you say?

Gerald What would I say, well... start writing, and that's a far more enjoyable way to make a living. Having said that, to be honest, it's quite a... quite a harsh environment, the publishing industry. It's not an easy ride at all. And I know for some, it can be very heartbreaking. So it's, uh...

Rob Not for the faint of heart.

Gerald Definitely not for the faint of heart. Uh, I mean, one of the interesting things has been finding out how it works. But the other thing is, which I haven't mentioned before, is that I also... because the books I write are set in the Victorian period in the 1890s, and I now give historical talks to groups on the legal system and crime in the late Victorian age. I do that quite frequently and sort of, I find the whole period now quite fascinating.

Rob So that's your, sort of, passion, is it? That's the thing that gets you up in the morning?

Gerald It probably is at the moment. But I've always been somebody, I mean, right through my life, who will take something up, do it until I get fed up with it and drop it. I've done just about every sport under the sun from sword fencing to basketball to cricket and everything in between. so, yeah, I don't know. You might find in five years' time have dropped the writing and I'm doing something totally different as a 70-year-old.

Emily You're at The Ashes, maybe.

Rob "I've completed that now, I'm going to do something else." But I suppose that's the thing about being retired, isn't it? It's that you are not at the mercy of an employer who wants you to do X, Y, or Z. You're a master of your own destiny.

Gerald Well, yeah, actually, another fallacy, because what you find and this is common, you speak to anybody who's retired, they'll tell you exactly the same. You've got all this extra time where you're not working, but somehow you seem to have less. And it sounds ridiculous to say that. I mean, my daughter works incredibly hard in the health service and when I say I'm busy, I feel so guilty because I know how busy she is. But what happens is, the things that you would do in your lunch hour, right, when you're working, now seems to take you a morning. And you just get a bit slower doing things. Um, and also, trust me, I mean, however fit you are, you will end up with so many medical appointments because they scan you for this, that and the other. And, you know, I'm expecting to be invited to the hospital Christmas party, I think.

Rob As one of the staff, part of the furniture.

Emily I think it's so true and we were talking about this with Mary who's our other retired member who we're chatting to on a different episode, and she was saying exactly the same thing. That you wouldn't have time to go back to work at this point because your life is just taken over by other stuff. And you know, you fill your days with, what you enjoy doing.

Gerald Or things that you can't put off.

Emily Yes.

Gerald That's the thing. I mean, you know, if you've got the garden gate to repair or something like that, when you're working, you can say "I'm too busy with work. My work's more important. It'll have to wait till next holiday".

Emily Yeah.

Gerald Whereas... I've got to go and do it now, but I haven't got an excuse.

Rob Well, I suppose it's the adage of like, around money is, kind of like, you live to your means and in some ways, you know, you can apply that same thought to like, time, couldn't you? And I guess in retirement, you know, you live to the means that time, kind of, provides you.

Gerald Yeah. Yeah. I mean the other thing is, I haven't got grandchildren, but I know I've got friends who've retired, you know, I've had a friend who worked beyond 60 and I asked him "Why bother?" He says, "Well, you know, I don't know if I can afford to" and this, that and the other. And what I said to him was, I said, "Look, if you've got your health, retire. Because you may think that when you retire, you're going to do this and you're going to do that and, you know, travel the world. Nobody knows what's around the corner". You know, so it's just something for people to bear in mind.

Rob It's an interesting piece of advice, obviously, from somebody who's, kind of been forced to retire because of their health, I suppose. What would you say to somebody who was going through something similar to, you know, what you went through, who's having problems with their health to the extent where they, you know, can't work anymore? What would you say to somebody in that situation?

Gerald You know, there's an acceptance of fate in respect of, you know you're going to have to finish. But thereafter, I mean, everybody's got their different financial position, you've got to take each individual case as it stands. But certainly you need to find an interest, an interest and something we haven't talked about, which is structure, because you find that days merge. And so for example, in my case, Monday is "the jobs I really don't want to do" day, Tuesday is shopping, you know, Wednesday, something else, Thursday... so it's flexible, but every day has got some kind of thing attached to it because, particularly if you haven't reached that stage where you've got that interest and it took me a while before, you know, two years before I started writing, and in that gap, you can find, "I haven't got purpose, the days are merging into one". And you might start to completely lose track of things, particularly if you're unwell.

Emily Yeah.

Gerald Because it certainly happened to me, I would say, the first two years after I retired.

Rob So you built some structure for yourself to try and help mitigate that?

Gerald Yeah. Yeah.

Emily It's good advice.

Rob So how did your daughter react? How did your family support you when you were going through the retirement process?

Gerald Well, the way they've always done, I mean, we're very close knit. My daughter and my son-in-law live not that far away and they've always been very, very caring. My wife's always been very supportive. So, yeah, it was just something that came naturally.

Emily It must have really helped to have them close by and giving you that support when you were going through a life-altering situation.

Gerald Yes. So really, it was as straightforward as that. They were just there for me and they've always been there for me.

Rob Well, you're very lucky. Very lucky indeed. And what about your wife? Was she retired or did she retire later?

Gerald She retired later. No, at the time, she was still working part-time, and I think that helped initially, because the other thing you've got to get used to when you retire, and we've been married for over 40 years and you're suddenly in a situation where you're with each other all day. And all joking apart, that can be a bit difficult initially. Well, in the initial time, my wife was still working part-time, and so we had that little bit of an adjustment just to get into the new structure as such.

Rob I remember someone telling me that when your kids leave home, you kind of turn to your, you know, partner and realize that you've been living with them the entire time and now you've got to, kind of, get to know them again. Did you experience anything like that with your wife when you went into retirement together?

Gerald Well, no, because my daughter, we had our daughter when we were both quite young. So my daughter's in her 40s now, so.

Rob Okay.

Emily So you'd adjusted to that already by that point.

Gerald That bit already long adjusted, yeah.

Emily It's interesting because it reminds me of, you know, when we were living through the pandemic and suddenly, everyone was working from home or spending a lot more time at home. In my situation, I was in a one bed flat in Bristol at that point, and I was spending basically every moment with my partner at the time, and I think it could really test relationships.

Rob Oh, yeah.

Emily You know, I think it's the same concept, isn't it, in that situation?

Gerald Except it's permanent!

Emily Yeah, except it's permanent! Exactly. So, if you could turn back time, is there anything that you wish you'd done differently or had happened differently when it comes to your experience?

Gerald I mean, it's a case of, you know, if I knew then what I knew now... do you know what I mean? I knew that everything was going to be okay, because at the time you don't think everything's going to be okay. So, uh, that's the difference.

Rob I must say, Gerald, you seem like a very, sort of, calm, kind of peaceful and contented person. Is that how you feel?

Gerald Um, no, not always. I always have been a bit of a split personality. You'll find that if it's like, my birthday, I get very stressed about being the center of attention, and, you know, and I won't want to have a birthday party. I have to be made to have one, and this, that and the other. But on the other hand, I regularly give talks, I've been in four musicals in front of about, you know, 400 people, about seven shows a week.

Rob Crikey!

Emily Wow!

Gerald So I've done, you know, over my life, I've done all sorts of extrovert things.

Emily Yeah.

Gerald But at other times I can be very, very, you know... sometimes I don't like going into, you know, big crowds and things like that. And so I'm very different. And I can I, I can have a temper, not a really nasty one, but sometimes, you know, things can get to me and I can get very irate. Just talk to me about Shrewsbury's bus system.

Rob That's great. Well, I've got to say, it's been so good having you with us today. It's been fascinating to hear all about your experience, and you've been very open and very generous to share all that detail with us. So thank you very much.

Gerald That's okay. So, yeah. Leslie Scase, Inspector Chard Mysteries, available at all good bookshops!

Rob/Emily There you go. Plugging his book. Shameless!

Emily To find out more about Ill Health Retirement or to tell us about something that you want us to cover in a future episode, head to civilservicepensionscheme.org.uk/podcast

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

Emily This episode was recorded in July 2023. Everything that we talked about is accurate at the time of recording.

Rob Thanks for joining us.