

Cliff-Edge Retirements: Creating Ill-Shaped Ground Projects

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The prominent philosopher Bernard Williams (1985) opened his *Ethics and the Limits of Philosophy* with: “It is not a trivial question, Socrates said: what we are talking about is how one should live” (p. 1) and asked whether Socrates’ question is the proper starting point for moral philosophy. In this paper, I will explore an effect of a very specific life event: a “cliff-edge” retirement. I will look at the concept of *ground projects* and show how cliff-edge retirements create ill-shaped projects reflecting the loss of important workplace benefits such as purposeful work and social collaborations. This type of retirement prematurely closes the ground project before its natural conclusion. I will argue that attempts to recover it will likely prove difficult, inauthentic and will not remedy the project’s wrongful shape.

A “*cliff-edge*” retirement is a separation from employment where the employee stops paid work completely, in contrast to a gradual reduction in work time.¹ According to a Society of Actuaries Report (2021), an estimated 10,000 employees retire in the U.S. each day, with nearly 90% of the cliff-edge sort. Moreover, of the more than 2,200 pre-retirees and retirees surveyed, nearly half of the pre-retirees expected to gradually transition into retirement through reduced work hours, while 90% of the retirees left paid work completely. This divergence has been consistent over the years of the study and reflects a disconnect between what retirees plan for themselves and what actually happens.

Unfortunately, statistics show that many are unhappy in retirement, especially in the early transition years (Dodd, 2018). The loss of structure provided by the employer, meaningful work to fill one’s time, important social interactions with colleagues, and the break in one’s identity, all can cause anxiety and other negative health impacts (Jecker, 2022; Dodd, 2018).

¹ “Cliff-edge” is a common designation for this type of retirement, though it does not appear to have a person or source attributable as its originator.

This analysis contributes to the broader domain of the philosophy of retirement, which is an important, though relatively unexplored, area.² Given the rising numbers of retirees globally and the challenges they face, philosophical exploration of retirement is worthy of engagement. My analysis is informed by both my long-standing interest in the philosophy of retirement and a recent cliff-edge retirement of my own. While this is not an autobiographical report, I hope my first-hand understanding of some of the challenges presented here has led to a more sympathetic stance in my conception of cliff-edge retirements as ill-shaped ground projects.

Cliff-Edge Retirements as Ill-Shaped Ground Projects

I will begin by describing what a ground project is, what makes a good ground project (using *perfectionism*), and how a career is an important ground project.

Ground Projects

Ground projects are personal pursuits that align with one's values and provide meaning. Williams (1981) referred to the importance of ground projects when he wrote, "A [person] may have, for a lot of his life or even just for some part of it, a ground project or set of projects which are closely related to his existence and which to a significant degree give a meaning to his life" (p. 12). Our ground projects are closely tied to our personal identity and give us a framework from which to make the decisions which guide our actions.

What Makes a Good Ground Project?

Different ethical perspectives could help us answer the question of what makes a good ground project. Let us consider *perfectionism*, which is an ethical theory that claims that what is

² Exceptions include Nussbaum & Levmore, *Aging thoughtfully: Conversations about retirement, romance, wrinkles, and regret*, and many in the popular press, such as E. Zelinski's classic *How to retire happy, wild & free*.

good for human well-being is the development of objectively good qualities and capabilities in oneself (Wall, 2021). Ground projects play a role, and so this perspective will be useful for the discussion at hand. Philosophers Thomas Hurka (2011) and Antti Kauppinen (2009) both describe versions of perfectionism that suggest that what offers the most good to a person (i.e., has *prudential value*) is a balanced set of projects involving striving towards goals in the development of capacities.

For Hurka (2011), one should maximize intrinsically valuable states, or excellences, in three areas— one physical and two rational. To achieve *physical excellence*—excellence in bodily health—one need not be at Olympic-level capability, but there would need to be stretch goals. In perfectionism, the goal is not minimal competency, but excellence. Duffing one’s way around a golf course would not suffice here, though a project to strive for the club championship would.

The two rational excellences are more important than the physical, said Hurka, and should be prioritized equally with each other. *Theoretical excellence* assumes that we have more perfection the more knowledge we have. This includes interpersonal knowledge and art/craft skills. For the retiree, a gardening project would qualify if involving knowledge about biology, horticulture, etc. The other rational state, *practical excellence*, is knowledge unified in a cohesive structure or “the exercise of rationality in action” (p. 39). Projects that work towards goals around such things as friendship, family leadership, civic involvement, and applying career skills in new contexts to benefit others are examples, requiring the application of practical knowledge in collaboration with others.

Kauppinen’s (2009) perfectionism proposes striving for well-being through the full use of one’s *capacities*. Practical reasoning is crucial in choosing projects well and successfully reaching the associated goals, with opportunity for rebalancing to maximize capability. For

example, social capacities that might have been overshadowed in one's working life as other capacities featured more prominently, can play a more important role for a retired person, through connecting with friends to maintain social connections lost in retirement. Kauppinen stops short of giving a list of the capacities developed in our projects. He "will simply assume such principles can be found" (p. 4).

Nancy Jecker (2022), though not a philosopher of perfectionism, wrote about the negative impacts of mandatory retirements (a form of cliff-edge retirement), using Nussbaum's "Central Capabilities"³ to frame her analysis. She outlined how various ground projects could fall under each of the capabilities on Nussbaum's list and the importance of having such projects. In this regard, she is like Hurka and Kauppinen.

And so, we see different capacities, or capabilities, emphasized by these philosophers. We need not decide from among them at this time. What is important is that there exist human capabilities that would be used and developed by picking ground projects that involve striving towards worthwhile goals. Having such projects over time creates lasting value and forms a narrative arc to one's life.

A Career as an Important Ground Project

In this paper, I make an uncontroversial claim that one's career is an important ground project. It may be exceeded in significance only by the project of raising a family, for those who undertake that. A person's personal identity, at least during their working years, may be closely tied to their professional role ("I am a purchasing director") and many retirees still identify with

³ Nussbaum's Central Capabilities: Life; Bodily Health; Bodily Integrity; Senses, Imagination, and Thought; Emotions; Practical Reason; Affiliation; Other Species; Play; Control over one's Environment.

their career (“I am a retired school teacher”). One’s career might not be one’s only ground project, but it is likely an important one. The workplace provides valuable contributors of meaning, including social interactions, purpose, structure, and income. In a career, the commitment of time towards achieving goals helps develop capabilities, both technical and interpersonal. There is striving involved.

The Shape of Ground Projects

I will now turn our attention to the natural shape of projects and how a cliff-edge retirement results in an ill-formed project shape. Projects have a natural shape over their progression from start to finish, as investments in time are made and capabilities related to the project are developed. Since most projects do not last a lifetime, they hopefully come to a natural conclusion as goals are reached and commitments (and perhaps capabilities) decline.

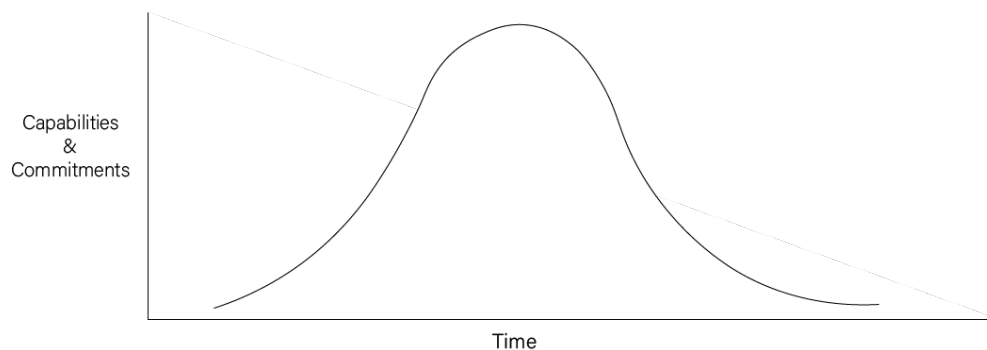


Figure 1. The natural shape of a project

As we can see depicted in Figure 1, there is a natural shape to a ground project. Capabilities and commitments (vertical axis) progress over time (horizontal axis). I am assuming a person’s career arc would naturally follow something of this shape, though it is not intended to be precise. For some it might be a much steeper slope (such as professional athletes) or, for others, a longer and sustained upward arc (such as academics). The point is that the shape is generally an upward progression that peaks and then declines as the project approaches its end.

The Shape of a Cliff-Edge Retirement

In Figure 2, I have reflected the desire on the part of a significant number of pre-retirees to gradually transition to full retirement as point B on the curve, somewhere near the natural completion of the career project. As already stated, nearly half of retirees plan to gradually reduce their committed hours, showing a desire and expectation for a smooth glidepath to retirement, with work responsibilities completed and a readiness to leave one's colleagues (who may have already retired).

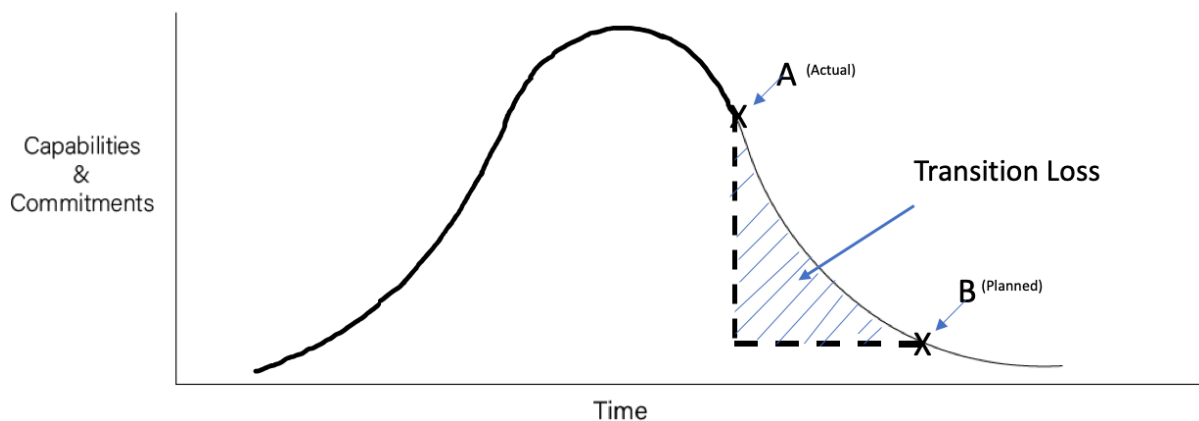


Figure 2. A cliff-edge retirement

I have marked point A on the curve to indicate a possible point for a cliff-edge retirement, occurring after the project has peaked and the decline has begun but well before the natural ending. Thus, the “cliff-edge” drop from point A is created. Again, these are meant as general approximations.

The reader might, at this stage, question my earlier definition of a cliff-edge retirement, since a person may also stop work completely at point B, with no “cliff-edge”. And so, I need to revise my earlier definition of a cliff-edge retirement to:

A “cliff-edge” retirement is a separation from employment where the employee stops paid work completely at a point in their career substantively prior to the natural completion of the project.

The reasons for retiring ahead of the natural completion of the project are many, including pressure from peers to make way for younger employees to grow, and the desires of employers, as the ratio of salary to contribution after one’s peak starts to trend unfavorably. Additionally, workplace discrimination on the basis of age exists, in the U.S. and elsewhere. Negative stereotypes and the demeaning nature of ageism may lead employees to retire before they prefer.⁴ It is worth noting that these reasons are all external to the retiree.

Thus, we can see by Figure 2 that the shape of the project is wrong. The project was closed prematurely, with the area marked “Transition Loss” signifying the truncation. The shape now follows the bolded cliff-edge path. My claim is that this is an ill-shaped project. Included in the “Transition Loss” area are the social and economic structures and unfinished contributions to the employer and profession. This is consistent with the top fears about retirement expressed by pre-retirees, including the loss of identity, self-esteem and confidence, lack of purpose, lack of structure, and the loss of skills that are no longer in use (Dodd, 2018). In addition to giving a person somewhere to go each day, the workplace provides a social structure. As mentioned, one’s projects usually include collaboration with others in their performance.

Williams (1981) warned of the negative effects of an ill-shaped ground project in rather strong language. “[I]t does not have to be true that if [the project] were frustrated or in any of various ways he lost it, he would have to commit suicide, nor does he have to think that. Other

⁴ See Jecker (2022) for references of studies, including from the World Health Organization, confirming ageism in the workplace globally and refuting prevalent stereotypes about older employees.

things, or the mere hope of other things, may keep him going. But he may feel in those circumstances that he might as well have died” (p. 13). Hyperbole aside, the sense of loss is real and many experience grief and anxiety at retirement.

Objections

I have just described how careers are important ground projects and that cliff-edge retirements create ill-shaped projects. But is this always the case? I will consider two objections: 1) that one can recover the shape of the project after a cliff-edge retirement, and 2) that the many projects a person has at any given time sufficiently obscures the ill-shape of the career project.

Objection 1. Can the Cliff-Edge Retiree Recover the Project Shape?

If we assume that a career project is truncated with a cliff-edge retirement, can that loss be recovered such that the project retains a good shape? This is a good question. Many try to do this. However, while successful professional chapters after a cliff-edge retirement are not uncommon, I suggest that it will be difficult to achieve, susceptible to being overly contrived, and even if achieved authentically, would not change that the project is still ill-shaped.

If the retiree feels that they have work still to do and contributions to make and the employer is no longer the institutional source, it is up to the retiree to finish the project. The person will need to re-establish a structure to their time schedule, reconnect with professional collaborators, find income sources, and do all the administrative support previously supplied by the employer. The retiree might never have had to create an identity outside of their employer(s) and so new skills are required. This is hard to do on one’s own. Jecker’s (2022) research showed that workers over age 50 are more likely to do part-time, entrepreneurial, or contract work and face discriminatory sentiments.

More importantly, one should take care not to force the continuance of a project such that it is overly contrived. An important question for the retiree to ask himself is if the activities and pursuits that make up the project are what have the prudential value, and so need restoration, or if it is more about being able to continue the career narrative that has value. It is important that the retiree not confuse which is the source of the well-being. Further, will the recovery of the project represent an upward trajectory? As we age, we may not be able to “compete” in the same way or with the same success as earlier in our career. For the many cliff-edge retirees, self-reflection is important to know whether recovering and continuing the project is best.

Figure 3, below, depicts how a recovery of the ground project after a cliff-edge retirement might be shaped. As with other projects, this recovery project will have a natural arc to it, as competencies are developed and new commitments of time are invested.

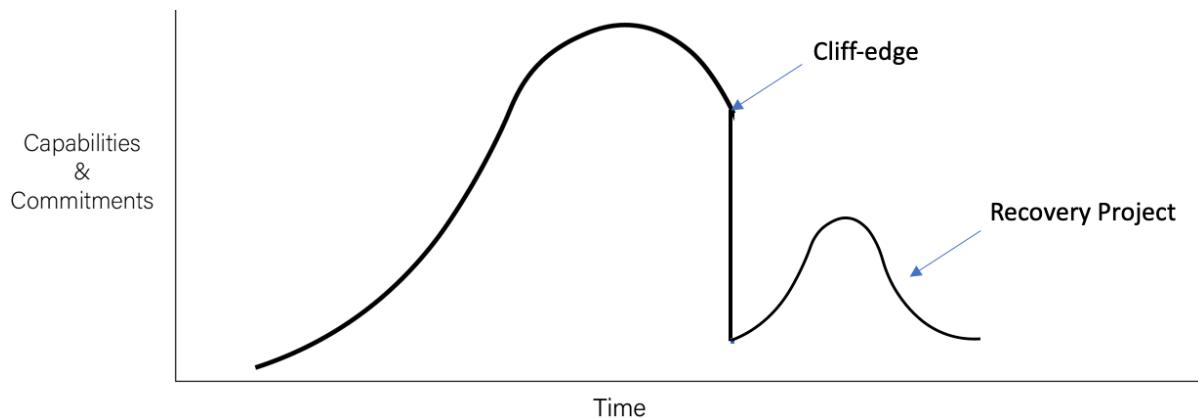


Figure 3. A project recovery

As we can see, even assuming that the post-retirement project is successful with recovery of some of the Transition Loss and a natural arc that peaks and flows to completion, the cliff-edge transition still has the effect of misshaping the career ground project.

Objection 2. Well-Roundedness can Sufficiently Obscure the Ill-Shaped Project

The concept of *well-roundedness* can be described as, all else being equal, life is better if it is comprised of a rich set of diverse experiences which make use of different human capacities (Kauppinen, 2023). Williams (1981) emphasized that most people do not have a single ground project, but “rather, there is a nexus of projects, related to his conditions of life, and it would be the loss of all or most of them that would remove meaning” (p. 13). And so, an objection to my claim might be that most people already have well-rounded lives that would obscure the effects of one of one’s many projects being ill-shaped. It is common today for people to complain about the many competing demands for their attention. I have represented this in Figure 4, below.

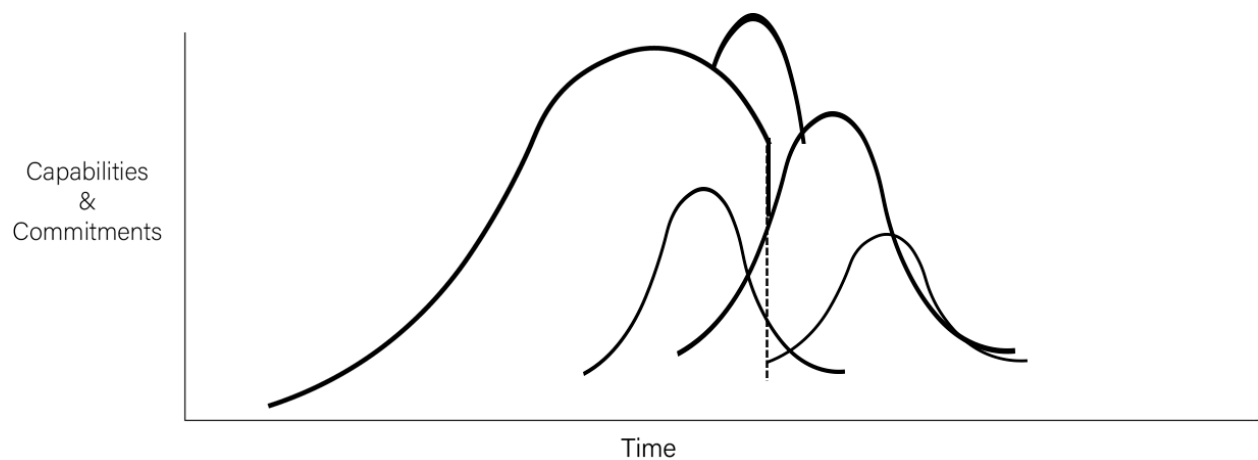


Figure 4. Well-roundedness

I agree that well-roundedness would obscure the ill-shape of the cliff-edge retirement. However, it is important that this “nexus” of projects be comprised of the right kinds of pursuits. They should be worthy projects that give meaning. Hedonistic pleasures might sound appealing to a recent retiree, but they would quickly lose the appeal if not of objectively higher value. For example, playing golf every day or spending inordinate time passively scrolling social media or streaming content are not prudential pursuits.

The objection itself, however, does not contradict my main claim that the cliff-edge retirement itself represents an ill-shaped project. The objection only claims that the effects of the badly shaped project are obscured by the existence of these other projects, to which I agree.

Areas for Further Research

As I stated above, the philosophy of retirement is an under-researched area. Specifically related to the subject of this paper, that cliff-edge retirements make ill-shaped projects, more could be investigated from the institutional/employer perspective. For example, what obligations do employers have to help pre-retirees transition smoothly to retirement by completing their projects in place? Aging populations may provide incentive to organizations to offer gradual reduction options to employees to meet staffing demands. It would be a good thing if pre-retirees' plans for when they want to retire matched employers' needs for those employees. This is not presently the case, which should concern both employers and employees.

Conclusion

Ten thousand U.S. employees retire each day and a vast majority of them in a cliff-edge fashion. In this paper, I have described how a cliff-edge retirement makes an important ground project—one's career—ill-shaped. The premature truncation of the project before its natural end can mean loss of important workplace benefits, such as purposeful work and collaboration with others, both social and professional. I have argued that attempts to recover the project would likely prove difficult, inauthentic, and would not remedy the project's wrongful shape. Retirement is an important phenomenon, experienced by a majority of the population in the U.S. and elsewhere. As Socrates said, it is not a trivial question, how one should live. In particular, it is not a trivial question to ask how one's career ends impacts the shape of an important ground project. Ultimately, much is at stake.

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