

## CHAPTER 9.

# WRITING AS A MATTER OF LIFE AND DEATH: WRITING THROUGH THE TRANSITION BETWEEN EMPLOYMENT AND RETIREMENT IN THE USA

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“Jim, don’t ever retire.” It was September, the start of a new academic year, and I hadn’t seen John since the previous spring. He was in the hall as I was going down to the University of Houston English Department offices to use the printer, and we chatted briefly. John was the grand old man of the department whom everyone, including me, loved, and he had continued teaching Anglo-Saxon and medieval literature courses well through his seventies. He had just decided to retire and this seemed an odd thing for him to say. The sense that I got from our chat was that John was struggling with the bureaucracy of retirement, but I thought to myself, “How hard could it be?” Academics do a great deal of bureaucratic writing during our careers and in our role as guardians of the paperwork empire. So retirement asked for a bit more of that? Surely, we could handle that with aplomb.

This chapter is part of a year-long autoethnographic study that makes visible some of the literacy practices that one worker, a professor of English—me—deployed in the transition from employment to retirement. What I discovered is that John was right; the successful uses of very specific kinds of writing (and reading and speaking) during the retirement process are a matter of life and death and very overwhelming. These literacy practices are nearly universally required in some form in the U.S. system of retirement. They are also complex and understudied in composition studies. Because they are largely invisible and “disappear” if they are ultimately successful, such practices are difficult to see. This study tracks these literacies, makes them visible, and tries to preserve them for further research.

Throughout the remainder of this chapter I consider (1) The Life Narrative: The Process of Applying for Retirement, and (2) The Autoethnographic Method

and an Analysis of the Findings, and finally offer (3) a Marxist Conclusion that zooms out to the larger forces which construct retirement and ageing in our society in this moment in history.

## **THE LIFE NARRATIVE: THE PROCESS OF APPLYING FOR RETIREMENT**

I really did not want to retire. I wrote in my journal on May 17, 2018 that “In a different world it is conceivable I wouldn’t even be retiring. If I didn’t fear for my health, if the loads were reasonable, if composition were treated with respect—if, if, if . . . Never will happen . . . isn’t going to happen now” (Journal, p. 75). I would have been happy to stay employed. Pfeffer (2010) shows how U.S. workplaces are increasingly toxic and hurting the health of workers. Given serious arthritis and infections that were worsening combined with the annually increasing workloads, staying employed was simply not an option. I felt the department had “forced” me out simply by piling more and more work on me to the detriment of my health. Yet the once-for-all-time quality of retirement in twenty-first century USA was scary. Retirement in the US is essentially all or nothing; it’s difficult to *un*retire because the bureaucratic paperwork both with the government and with pension companies tends to be final and irreversible. I began the process with strong ambivalence.

Still, one theme going through this entire chapter is how privileged academics like me are compared to other workers. As challenging as it was to use literacies (and oralities) to navigate the applications for retirement successfully, I had the privilege of having the summer “off” and no official workload, though I was meeting weekly with a half dozen students, so I could make time for this crucial work which took 40 to 50 percent of my work time during the week.

On May 15, 2018, I met with the University of Houston Human Relations (HR) director (I had met with her in September 2017 and January 2018 as well) and that day we collaborated to fill in and submit the four key forms that officially initiated the process at the university, state, and federal levels. The process included transactions with the state retirement system (Employees Retirement System of Texas), the private healthcare companies (Humana and United Healthcare), and the federal government (Social Security and Medicare). These forms included (1) ERS TRS/ORP Retiree Insurance Enrollment Form, (2) ERS Automatic Withdrawal/Cancellation of Insurance Premiums for Texas Employees Group Benefits Program (GBP), (3) Department of Health and Human Services in the federal government Request for Employment Information (for Medicare Part B), and (4) Department of Health and Human Services Application for Enrollment in Medicare B (i.e., medical insurance). Then on

May 17, on the recommendation of the Human Relations director, I went to the Houston Social Security office to continue the application for Medicare B. Arriving about 8:00 am, thanks to the ride offered by a colleague, I joined a line that wound around the building an hour before the office opened. The line was well-organized and it was triaged right before the doors opened. Within about ten minutes of entering the office I was talking to the Social Security agent who informed me that I was too early and that I needed to apply in July. She also noted that I could do so by simply mailing in the signed forms from HR which I brought with me and she provided an addressed envelope for that. This proved to be the first instance of a recurring process. No one had told me there was a pre-deadline for applying for Medicare; it was, in the parlance of Patrick Hartwell (1985), COIK—clear only if known.

I also did not know that Medicare B, the retirement health coverage which is paired with private health coverage (for me, Humana Corporation healthcare) was the portal to everything else. Through May and June I had received bulk mailings about the Humana healthcare plan that I had applied for but Humana sent me a letter dated July 4, 2018 saying:

Thank you for your interest in a Humana Medicare Plan. We are sorry we can't accept your request for enrollment. You're not eligible for a Medicare Advantage plan. You need both Medicare Part A and Part B to enroll in a Medicare Advantage plan.

So I could not get approval for retirement healthcare without getting Medicare B, but I also couldn't even apply for, let alone get approval for Medicare Part B until July 1. It was an interesting Catch-22.

I had decided in late June to apply for Social Security since I had reached the mandatory minimum age for my cohort's full benefits. That nine-page application was provided online and could be downloaded and printed as a hard copy. The Social Security website, unlike most of the others, allows one to enter the site, partially fill in the form, and come back later to complete or revise it. The Social Security "My Account" tool is secured not just with passwords, but by using a simultaneous and changing cellphone number code. There was also a toll-free number that featured knowledgeable and courteous agents. None of these options were available in the corporate or state realms.

After I had received the Humana letter that in effect said I had no healthcare starting September 1—that got my attention in a panic-y kind of way—I had both an email and a phone call from a Social Security case worker in Alabama who was processing my application there. It is hard to emphasize how crucial this was in this complex process—to have a real person who knows what they are doing and

to whom one can ask specific questions during this process. None of the toll-free corporate numbers were very good at doing this and the ubiquitous “My Accounts” that were required by every separate agency for the simplest matters, were, for me, universally worthless. The “My Accounts” offered no parallel options, there was no easy way to reset the codes (I was frozen and locked out often), and there was no face-to-face transaction in which one could ask questions or even ask for help. There was also no hard-copy, paper option with any of these agencies. By the end of the process, one suspected that several of these tools were as much about discouraging consumers as helping them. They certainly were invested in cutting the labor costs of having real, knowledgeable people helping the applicants.

Social Security, though, was different. The form was a bit challenging (one form for all, so therefore many options which I learned mostly did not apply to me), but when Agent Y phoned me the afternoon of the day before I planned to train, bus, and hike to the Social Security office (there was no direct public transport to the office in Houston), I was delighted to have someone I could ask about this process. Let me stress that she called me on July 2, 2018. Not one of any of the other agencies ever phoned me. Agent Y not only saved me from a dangerous and torturous trip to the Houston office in 100-degree heat, but when I told her about the letter from Humana which indicated that my coverage ended on September 1, she told me that the process of applying for Medicare B (which was the linchpin) would likely be done by then and that she would help me with it. She asked me when I wanted to start collecting Social Security and the details about having my benefits deposited. She also noted that if I could email her the four HR documents as PDFs (or equivalent) that I would not have to go to the local Houston office or use the mail. Immediately the next morning, July 13, I used my smartphone to take photos of the hard copies of the four documents generated by me and the director of HR back in mid-May and sent them to my email. I then sent the email attachments to Agent Y and waited.

Through this period, I was also juggling transactions with United Health Care which I learned (COIK again) was my Medicare D for drug coverage. For that I needed to get information from the Employee Retirement System (ERS). ERS is the pension and retirement healthcare system for public employees of Texas. Because I had moved six times in my career, I had opted for a national retirement pension system. I only needed Texas’ ERS for the retirement healthcare. ERS was notorious in my experience for understaffing its toll-free number. It was not unusual to have to wait forty minutes or more. When I waited and did get a real person, they tended to be quite helpful, knowledgeable, and courteous; however, I gave up on ERS’ toll-free line. I was able to set up a “My Account” to get the name of my previous drug coverage provider which was required for the United Healthcare application.

This was a very stressful moment in a process on which I had been diligently working for two months. As my journal records, I was feeling overwhelmed, fearful, frustrated, depressed, and, finally, angry. Several quotations from my journals render the way this process was experienced. Early in this process I am already writing “I really want to get out of this triage way of living. I hate this. But I’m not there yet.” (Journal, May 9, 2018, p. 35). I was learning: “Retirement is a series of half dozen processes/events. So retirement will take place for weeks until September” (Journal, May 10, 2018, p. 42). In response to yet another “My Account” I noted, “So I registered. Yet again a horror. I hate these ‘easy’ online registrations which require accounts, passwords, etc. Awful. Not easy. Not user friendly. PITA—pain in the ass” (Journal, May 11, 2018, p. 51). And on the continual, months long, liminal nature of the transition—“Ambiguity? Yes, but much more. *Overwhelmed and alone*” (emphasis in text; Journal, May 18, 2018, p. 82). At the very moment when I was being kicked out of an identity I had constructed and lived in for thirty-five years or more, when I was trying to imagine what kind of life and identity I would compose if I were successful in retiring, I was caught in a Catch-22 set of processes that I felt had it in for me, despite my knowledge that millions retire every year.

Writing helped me every step of the way but what really helped was the assistance of Agent Y, my Social Security caseworker who phoned me again on July 12 and reminded me that we were approaching the deadline for both Social Security and Medicare B applications. She asked about my four forms which were needed to process the requests. At first, I was terror stricken because I had sent them on July 3, but she kept calm and quickly found the forms in her junk mail. The relief is hard to describe. By Friday, July 13—the next morning!—I had my first Social Security check in my bank account. A week or so later I had Medicare B and the logjam with Humana, United Health Care, and the rest was broken. I received my membership cards by mid-August. Because I knew how I would pay bills and moving expenses and that I would have healthcare, I put in my resignation on August 1, 2018. I had been raised in a working-class culture and learned the lesson as a teen that one never resigned one job until one had another job or the equivalent: an income and healthcare.

Writing had been a matter of life and death—a matter of successfully receiving an income and healthcare by the September deadline when both ended at my place of employment. Writing (and friends) had successfully helped me navigate a morass of agencies. Writing had been the mediated means of navigating agencies, but also of regulating my own progress in the applications and forms. Writing had also helped me to navigate my emotional state throughout the process. Writing was both social and individual. Social Security, especially the intervention of Agent Y, had saved me.

But I was not finished yet. Far from it. Later in the summer, I had to meet with my pension company advisor on June 12 and July 10. On July 25, I met again with my advisor and another pension employee who served as a witness as I signed a dozen documents giving permission to transfer half of my accumulated pension funds into an IRA from which I would receive my monthly pension deposit. At the end of August, I phoned yet another pension employee in Colorado who was in charge of setting up the deposit of the pension into my bank on the 21<sup>st</sup> of each month. By September 21, 2018, my pension check joined my monthly Social Security deposit.

And I still was not finished. To attend to all the details of the retiring process takes about a year and, as I write this, I am winding up some of what I hope are the final income and healthcare bureaucratic details of this transition. And just as the major income and healthcare hurdles seemed to be overcome, in September there arose a new set of bureaucracies and obstacles which were in many ways as challenging as the earlier ones, as I went on to find a new home, pack, move, and begin to more fully compose a further life.

## **THE AUTOETHNOGRAPHIC METHOD AND AN ANALYSIS OF THE FINDINGS**

Having described my retirement experience, in this section I pull back and discuss autoethnography as a method, both broadly and the ways that I applied it for this particular study. I also consider implications for the field of composition studies before offering a Marxist conclusion.

### **METHOD: USING CAROLYN ELLIS'S WRITERLY AUTOETHNOGRAPHY APPROACH**

I came both early and late to autoethnography. As described by Adams et al. (2015), "autoethnography is a qualitative method—it offers a nuanced, complex, and specific knowledge about particular lives, experiences, and relationships rather than general information about large groups of people" (p. 21). They also note that autoethnography is a research method that:

- Uses a researcher's personal experience to describe and critique cultural beliefs, practices, and experiences.
- Acknowledges and values the researcher's relationships with others.
- Uses deep and careful self-reflection—typically referred to as "reflexivity" to name and interrogate the intersections between self and society, the particular and the general, the personal and the political.

- Shows people in the process of figuring out what to do, how to live, and the meaning of their struggles.
- Strives for social justice and to make life better. (2015, pp. 1-2)

My early experience with autoethnography was more ethnographic and began with my Ph.D. studies in 1978 when I began to read Vygotsky and was struck by the contrast between the individualistic nature of most contemporary U.S. research in literacy and the research done in a Vygotskian framework in the Soviet Union. Among many others, Leontiev & Leontiev (1959) had argued for putting the social and individual together in research. The very separation of the individual from the social—and from the capitalist society it was part of—seemed to be nearly universal in the US. My chair advised me to take some courses from a cultural anthropologist, Ojo Arewa and a folklorist in English, Patrick Mullen, to begin to understand the social foundations of literacy. I learned ethnography from them and discovered that ethnographic work was under critique for being complicit with colonialism and that ethnographers were in the process of discovering alternative venues and experimenting with alternative methodological approaches (Geertz, 1973; Hymes, 1972; Spradley & McCurdy, 1972). For over 35 years I worked within this domain (see Zebroski [1986] for one of the first articles on using ethnographic writing in rhetoric and composition).

Time passed. Then around 2015 at the University of Houston, I began working with Soyeon Lee, a doctoral student from South Korea who wrote about her experience learning U.S. academic writing both in Korea and then in the US (Lee, in press). She drew extensively on autoethnography, re-introducing me to the method, which I came across again in Thomas Gorman's (2017) critical new autoethnography of his experience growing up in the U.S. working class. In it, Gorman uses his knowledge as an individual and as a sociologist to analyze his experience in sociological terms.

It is this bringing together of social and individual that I found attractive. That this synthesis happened in (the process of) writing is the other aspect of autoethnography which I liked. I discovered this writerly approach in the work of Carolyn Ellis and her students (Adams et al., 2015), whose autoethnography almost eerily reflected what I had been doing for 40 years but did not have a legitimate name for. Her stress on constant writing, drafting, and storying, with continual reflection as an instrument for synthesizing data appealed to me. Her methodological advice for advancing the writing research also resonated with my decades of writing experience—"Keep butt in chair" (Adams et al., 2015, p. 69). Adams et al. (2015) further argue that "Autoethnographic stories are artistic and analytic demonstrations of how we come to know, name, and interpret personal

and cultural experience” (2015, p. 1). Since the processing of data is done in the writing, autoethnography is an excellent fit for those of us in composition studies.

### THE EMERGENCE OF CATEGORIES: THEMATIZING THE TEXTS

Now how does autoethnography work in practice? Autoethnography is radically inductive. The categories and the themes of the study emerge from the writing explorations. Written reflection emerges in a dialectic that alternates between the collection of data (written fieldnotes, documents, journals, other written ephemera) and the theorizing of that data on its own terms. Adams et al. (2015) call this theorizing of data *thematizing* (p. 77). It entails a continual rereading of this mass of writing, and then reflecting in writing that looks for themes, which may be signaled by repeated words, “images, phrases, and/or experiences” (Adams et al., 2015, p. 77).

In my autoethnography of retirement, the dissonance I felt and wrote about went something like this: here I am, both a person who has used literacy well for decades and an expert on literacy, and I am finding the experience of literacy in the employment-retirement transition to be overwhelming. At first, I tried coding my fieldnotes and journals but when I reflected on this, I noted that more was involved than just the language. I needed to go deeper. For instance, in one journal entry I wrote in my fieldnotes in January 2019:

Why am I—*still*—overwhelmed. Here I am, a competent if not very successful writer with a Ph.D. in writing for crying out loud and I am, for the first time since I took freshman composition, constantly feeling overwhelmed. At bottom, it is only writing. So what is the problem? Why is this the hardest thing I have done since writing the dissertation? Or being a physics major my freshman year? What is going on here? What are the cultural forces that I am encountering that are making a literate person—one might argue an extremely literate person—into nearly a nonliterate?

Afterward, I noted the following reflections/ideas about my experiences with taking freshman composition, writing the dissertation, and being a physics major my freshman year. Each of these ideas came in a flash, spontaneously, after extensive pondering, probing, study, and writing as I reflected on these experiences from fifty years ago. If you would have asked me before I wrote them, was freshman composition overwhelming? Was your dissertation hard? Was being a physics major freshman year difficult? My immediate and truthful first response would be to say no, not really. I was—and am—surprised by this. After further



thought, I decided that, yes, back then, I guess these were crises. I guess I was overwhelmed. That they all come from school bureaucratic experience is significant too—the interplay of the social and individual again. These experiences were also complicated by social class since I am a first-generation college student and first-generation Ph.D.

After this realization I began to question my initial plan to study this transitional process by collecting the written bureaucratic forms I had to fill out in order to receive a retirement income and retirement healthcare. Literacy initially was delimited by the institutional bureaucratic forms since that was the new material that might account for my dissonance. But in my ongoing research, it became clear that the focus on the forms which I was required to fill out was not accounting for what I was experiencing. It was not really simply the strangeness of the forms alone, but also the high stakes, under-the-gun deadlines (like being a first-generation college student from the working class). It was the entire culture of using literacy to navigate the bureaucracies at the same time as I was trying to imagine a new way of life and a new identity (like being a first-generation college student). It was navigating the social and individual through language—perhaps the primary theme of my work on the Vygotsky school over four decades (Leontiev & Leontiev, 1959; Zebroski, 1994). In this case that theme of being overwhelmed was embodied not only in my felt sense, but also in the almost ontological categories at work in the study—the individual (me) and the social (many bureaucracies both private and public, for-profit and for-service). Language connected and reconstructed both.

I also discovered the need to expand my literacy categories to include the copious marginalia I made on documents to try to get the forms right. Marginalia, notes, to-do lists, reminders, even calendars (I had three) were often crucial in my understanding of this culture of bureaucracies as well as for supporting my plans to go forward. But those ephemera were part and parcel of the reading I was doing of the overwhelming and confusing forms, websites, documents and materials about retirement being sent to me. That marginalia was also part and parcel of the phone calls I made. So then to my analysis of writing and reading, I had to add oralities such as navigating numerous toll-free numbers. Thus, the literacy categories for this autoethnography came out of the developing writing I did and the sense of whether those categories were addressing the original and ongoing dissonance.

## **FINDINGS: AGENTS, AGENCIES, LITERACY GENRES**

What follows are some of the findings that resulted from the autoethnographic process described in the last section. From these data and by linking this study

with the work in rhetoric and composition on literacy, one can tentatively draw the following conclusions.

1. The literacies were addressed to multiple organizations simultaneously. As Naftzinger (this volume) argues, what is “named” as literacy by the participants in this process—both the individual applying for retirement and the organizations to which he is applying—becomes critical, and is often a site of confusion which disrupts the successful end of the process.

2. There was collaborative writing only twice in the process, when the HR director and later the Social Security agent filled out crucial forms with me. This lack of collaboration is distinctly different from much professional writing which is multi-authored or authored under the authority of a committee or team or agency. This anti-collaborative writing seems to be linked to the push by corporations to cut labor costs by Taylorizing all functions to “machines”—that is cutting human labor by reducing it to small, lock step operations that can be digitized by software, hardware, online sites, “My Accounts,” and toll-free numbers. Cutting out human labor—by automating labor— puts all of the burden on the consumer. Through Taylorization, we are essentially doing for free what had been the corporation’s job.

3. The literacies were all nonfiction, prosaic, and mostly ephemeral. This study, then, provides evidence that the view that the primary literacy of senior citizens is creative writing about their lives is inaccurate.

4. The literacies were radically determined by the imperatives of late capitalism. I shall have more to say about this in my conclusion. For now, let me note that these literacies are situated in a specific time in history and in a specific culture. These locations largely shape what we see as and call “literacy” (see Naftzinger, this volume). Even within a short period—say, since the 1970s—literacy under influence of changing sociohistorical forces has become a radically different activity than it was. From a Marxist view, the changing mode of production changes literacy.

5. The literacies were highly interdependent. There was no Humana care without Medicare B. There was no Social Security without the four HR documents, etc. This interrelatedness made it extremely difficult for *the writer alone* to intervene successfully in the cycle without another person’s help (in this case, Social Security Agent Y.)

6. The most frequent mode of writing, reading, and speaking involved a constant, dialectical shifting between handwriting and electronic writing. This is strong evidence of the multi-modal nature of literacies, but also of the socially and historically specific nature of that multi-modality. I would also suggest this study points to one source of inequality in the US in 2020. Multi-modal literacies are classist in that such literacies almost always assume possession of and training in not only high-tech machines like smart phones, laptops, and inter-

net access, but also in the creative workarounds required to make any of these multi-modal-ist, machine-centric literacies work. A person who does not have the money to buy and use the newest of these machines and services—smart phones go for up to \$1000 with each new model/edition—is simply out of the loop and out of luck.

7. The literacies in the bureaucracies were mostly unsupported by alternative tools and redundancy in the systems. (Again, Social Security and Medicare were exceptions.) There was little help aside from the toll-free numbers, some of which were very difficult to access. The online literacies with the exception of Social Security were one-shot, product based, and did not allow for saving and later revision. In this respect, the corporate online literacies were a lot like the so-called literacies of high stakes testing used in the public schools. By radically restricting help in the process, by making literacy into a one-shot, no revision, lock step, high stakes act—again, high stakes defined in this case as a matter of life (income) and death (healthcare), these corporate pre-retirement literacies are anti-democratic and anti-egalitarian.

8. Personal journals, informants, and face-to-face speech were essential in the regulation of the process over four months and in my own self-regulation of life over a much longer period in the transition. My personal journals were especially crucial and were, in fact, a matrix of the other writing—i.e., they were expressive in the original sense of that term (Britton et al., 1975). My journals in this period changed from a focus on identity to a focus on self-regulation and success in completing the literacy and retirement goals.

9. As Nancy Mack (personal communication) importantly notes, at the very moment that senior citizens are forced to narrow their activities—mostly by institutions and cultural conventions but also by physical limitations—they are also required by the collectives (mostly corporate) that govern our lives (income, healthcare, economic transactions, and social media) to use entirely new (and unsupported) technologies and literacies. Even for academics, I would add that the very electronic media on which this process is so reliant are designed by large, profit-making, unregulated technology giants for younger people who rarely have to deal with issues of arthritis or failing eyesight as they engage technologies which are hypersensitive to touch and hard to see. I bought a brand-new laptop six months before this entire retirement process began and it was not in any way designed to be sensitive to these or other age-linked ability/disability issues.

## A MARXIST CONCLUSION

This study is a both Vygotskian and a lifespan developmental contribution to literacy. Of course, Vygotsky himself did not do any studies that we can now call

lifespan development psychology. Yet in his classic work, *Thought and Language*, Vygotsky (2012) puts forward a genetic, that is an historical psychology which studies both the social and individual histories. This is one reason he chose the term *sociohistorical*. Vygotsky says that

[o]nce we acknowledge the historical character of verbal thought, we must consider it subject to all the premises of historical materialism, which are valid for any historical phenomenon in human society. It is only to be expected that at this level the development of behavior will essentially be governed by the general laws of the historical development of human society. (p. 101; my emphasis)

What this means is that individual human capacities, in dialectic with social development, are in lifelong or life span development. Markova (1979) later acknowledges this and uses it to critique the lack of Vygotskian studies on later life development. She notes that:

Almost no studies have been carried out on the dynamics of speech development in the young person after he has finished school. . . . As B.G. Aman'ev (1972) has justifiably noted, until recently, maturity was regarded as the opposite to developmental, as a period of stabilization. But there is no doubt that the aspect of the individual's psychology undergoes fundamental changes during the period from 18-60 and beyond. [I]n later maturity language activity becomes a tool of the individual in his endeavors to articulate his own experience, remember it, and pass it on to others (the writing of memoirs, conversations with younger people). (p. 26)

Clearly Markova (1979), working in a Vygotskian framework, is calling for the study of life-long development here. While she does not use the term lifespan development per se, her critique, based on Vygotsky's theory, suggests that research throughout the lifespan is the next step. The history of the term lifespan development in U.S. research seems to go back to a series of the West Virginia Conferences on lifespan development which were held in the late 1960s and 1970s (Goulet & Balthes, 1970; Hooper 1970), when Markova's work was just occurring. Further, Urie Bronfenbrenner's (1974) work anticipates lifespan development research and links Vygotskian theory with U.S.S.R. schooling through the person of A. N. Leontiev. Finally, we see a later moment of this trajectory of "Vygotskian life span" research in an explicit "neo-Vygotskian approach" to lifespan development in Y. Karpov's (2003, p. 238) work.

Vygotsky would argue that literacy study has to begin with historicized individual and social experience. This means that we must begin with the fact that my writing was for retirement, in Texas, in the US, in 2018. The exigence of late capitalism is necessarily part of the study. One crucial change from the generation immediately before me is the absence of retirement options for many of the generation now working. During high Fordist capitalism, 80 percent of employers offered retirement pensions and retirement healthcare; now only about 50 percent of workers have such options (Pew Trusts, 2018). Retirees are then forced to develop new retirement literacies in response.

Vygotsky built his psychology on Marx (Ratner & Silva, 2017). Perhaps the central concept for Marx is labor, by which he means all human activity that creates the world. Over the ages, labor has been organized radically differently. In the capitalist era, labor in the workplace (especially) is appropriated, that is, part of the worker's labor in the workplace is taken (invisibly) by capital. Marx shows and recent empirical research (e.g., Picketty, 2015) supports the fact that unregulated capitalism creates increasing inequality because it must increasingly cut labor or appropriate more surplus value from all workers. And capital must increasingly cut labor to maintain profits in competition in the market. The post-Reagan years from 1980 to the present are classic in this process of cutting labor, in this case mostly through deregulation and privatization.

My deployed literacies all occur in the context of this late neoliberal capitalism; these cuts in and appropriation of labor have large effects on the tools, process, and embodiment of the literacies of pre-retirement. The universal use of "My Accounts" and toll-free numbers, as well as the Taylorization (i.e., dividing labor into small, lock-step tasks that are automated by machines) of all digital transactions and of the entire process, and the relative lack of backup or face-to-face options all of which add to the costs of labor, are part of Post-Fordist late capitalism. The fact that only the public-sector agency—Social Security—actually offered options for interaction underscores the role of capitalism in this study. The public, through their elected representatives, has made it clear that they want access to Social Security to be easier and universal; corporations respond first to the extraction of surplus value from labor—or simply profit. In contrast, Social Security has some leeway to add labor power—to add workers to respond to the public's needs. Corporations will only add labor power if there is a looming consequence of a drastically reduced profit if they do not. In a wider perspective, the idea pervasive in current research that increasing longevity is a fact across the globe is only one pole of the dialectic; the fact is that although there have been some advances in science and health for the privileged few, the Centers for Disease Control notes at this very moment the average number of years most Americans live has actually decreased for the first time in a century—not unrelated to the increasing economic inequali-

ty created by forty years of Post-Reagan, Post-Fordist economics (Bernstein, 2018; Devitt, 2018). Further, average workplaces (including academic workplaces) are increasingly toxic, killing or sickening environments (see Pfeffer, 2010, who is not a Marxist, but a corporate adviser who works at Stanford Business School). At some level workers are well aware of all of this. But they are also so overworked—worked to death—they have no time to reflect on these changes. At least until it is too late, or they have the privilege to retire.

As I exit from the capitalist appropriation in workplace labor, I do have the privilege and luxury of writing and studying and doing other things outside of the paperwork empire and dysfunctional workplace. The literacy practices that have made this possible must always be remembered as products of the concrete history described above, shaped in the last instance by a virulent capitalism. I look forward to more study of writing under capitalism.

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