

Learning Strategies and Coping Mechanisms
Of Older Adults with
Limited Literacy Skills

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ABSTRACT

Limited literacy remains a prevailing issue among older adult populations. This qualitative study sought to answer the following research questions: How do older adults with limited literacy skills navigate and learn to navigate their daily lives in an advanced literate community such as the United States? What types of informal learning strategies and coping mechanisms have been used by these adults, and what perceived barriers and hindrances have participants faced and are facing in their lives? The study included the interviews, data collection and analysis of five women and two men, ages 67 – 87, two of whose activities also were observed by the researcher. The objective was to investigate their informal learning strategies and coping mechanisms within their current living environment.

A thematic analysis of the seven narrative “life stories” resulted in the emergence of four themes, which represented how these adults with limited literacy skills learned to navigate their daily lives and use informal learning strategies and coping mechanisms to survive in a changing environment: (a) Family support (or lack thereof), (b) social networks, (c) desired GED Program engagement, (d) self-directed gained knowledge.

The study concluded that although none of the participants received a high school diploma, all successfully obtained employment and navigated their daily lives by incorporating various strategies. Likewise, given their implementation of self-directed learning strategies (Ausubel, 2000; Knowles, 1990; McClusky, 1974; Tough, 1982), participants viewed some of the dispositional, institutional, and situational obstacles (Cross, 1982), not as barriers, but as navigable and surmountable challenges.

Implications of the study suggested limited literacy adults relied upon family support, social networks and self-direction to pursue knowledge and conceal limited literacy. They gained

confidence and developed coping mechanisms to navigate daily activities, circumvent barriers and function in an advanced literate society.

Future professional practice recommendations included incorporating ABE/GED programs at adult living facilities/community centers; invalidating false assumptions regarding limited literacy older adults; volunteering time and building trust with these adults; and validating their current and desired needs. Research recommendations included investigating limited literacy adult capabilities; shadowing their navigation; conducting similar studies in other U.S. regions; and investigating comparative life-span research.

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GENERAL AUDIENCE ABSTRACT

Limited literacy remains an issue among the older adult population. This study answers the following questions: How do older adults with limited literacy live and learn to navigate their daily lives in an advanced literate community such as the United States? What types of informal learning strategies and coping tools have been used by these adults, and what perceived barriers and hindrances have they faced and are facing in their lives? This study included interviews, data collection and the analysis of five women and two men, ages 67 – 87. The objective was to investigate their informal learning strategies and coping mechanisms within their current living environment. An analysis of the seven narrative “life stories” resulted in the beginning of four themes, which represented how these adults with limited literacy skills learned to navigate their daily lives and use informal learning strategies and coping mechanisms to survive in a changing environment. The themes are: (1) Family support (or lack thereof), (2) social networks, (3) desired GED Program engagement, (4) self-directed gained knowledge. The study concluded that although none of the participants received a high school diploma, all successfully obtained employment and navigated their daily lives by incorporating various strategies. Findings from this study include incorporating Adult Basic Education (ABE)/General Educational Development (GED) programs at adult living facilities/community centers; canceling false assumptions regarding limited literacy older adults; volunteering time and building trust with these adults; validating their current and desired needs, investigating limited literacy adult capabilities; shadowing their navigation; conducting similar studies in other U.S. regions; and investigating comparative life-span research.

DEDICATION

I can do all things through Christ who strengthens me. It is hard to believe that this journey has come to an end. To the members of my committee, thank you for the encouragement and support. This work is dedicated in memory of my parents Ruby and William J. Farrington for their love and academic direction and to my sisters, Lovetta Pickens, Jacqueline Ford and Fredricka Wilson for the path.

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CHAPTER I

INTRODUCTION

As an Adult Basic Education (ABE) Instructor, I was exposed to adults participating in an Adult Basic Education (ABE) Program in order to assist them in obtaining the basic skills needed to be productive workers, family members and citizens. Although the Adult Education Program where I taught was designed to provide a variety of classes to assist adult learners in achieving their educational goals, the program did not always focus on developing the learning strategies of the adults with limited literacy skills. I witnessed adults that were not able to read and understand the bus schedule, not able to compute the discount offered at the grocery store and not able to read and comprehend the instructions on the medicine bottle given to them by the pharmacist. As a result, I became curious and concerned about how the adults in my program were able to function in their day-to-day activities and adequately survive in their current *living environment*. The term living environment refers to the surroundings, the community the adults live in and the people who live around them. Consequently, studying to understand how individuals with limited literacy survive in a literate society became of interest to me.

As I performed my research, I found articles and dissertations that addressed informal learning, coping mechanisms, learning strategies and limited literacy for adults and older adults. My literature review, however, re-affirmed my concerns that there was limited information available on the actual learning strategies and coping mechanisms of older adults with limited literacy skills. As technology and society is constantly changing, it is very important that older people create a strategy to navigate through their day-to-day activities.

This study investigated the informal learning strategies and coping mechanisms of older adults with limited literacy skills within their current living environment, studying how they navigated and how they learned to navigate the challenges they face in an advanced literate community such as the United States.

Background of the Problem

Based on my personal and professional observations, older adults with limited literacy skills often did not have the opportunity to obtain a high school education, which would have provided the basic learning skills to assist in their day-to-day activities. Specifically, individuals have held

culturally supported beliefs about leaving school to support their families, parental environment did not encourage them to stay in school, disciplinary actions restricted attendance, and, if a young girl became pregnant, she was not allowed to go back to school. As a result, because of the barriers faced in early experiences, they were continually trying to adapt to the challenges of living with limited literacy skills, an especially challenging feat in the context of an advanced literacy environment such the United States.

As a former Adult Education Instructor, I brought to this study a vast background of knowledge and experience in adult education environments as a teacher, mentor and presently, as a GED Test Administrator and a Graduate Level Test Supervisor. The instructor position afforded me the opportunity to interact with adults with limited literacy skills, view the needs of adult learners and see how the struggles can impact them.

While my professional experience and observations in my local environment catalyzed the need for the study, I soon learned that literacy, or lack thereof, is a major global issue, to which both governmental and non-governmental efforts are being directed. The governmental UNESCO (United Nations Educational, Cultural and Scientific Organization), since inception in 1945, has been committed to the improvement of lives through literacy. The first Global Assembly on Adult Education, held during 1949 in Elsinore, Denmark, reinforced that commitment, which has continued through to the present via Assemblies every 10 years and through other initiatives as well. In fact, September 8 has been designated by the United Nations as International Literacy Day around the world, and the UNESCO Institute for Lifelong Learning is a key publisher of information regarding international efforts. Literacy also figures prominently in the newly revised Recommendations for Adult Learning and Education, scheduled for signing in April, 2016 (See www.unesco.org).

The Non-Governmental body, the International Council for Adult Education (ICAE) (See www.icae.org.uy), is an association of Non-Governmental Organizations (NGOs), equally committed to the literacy crisis at the grass roots level. ICAE was actually born during the 1972 UNESCO Assembly on adult education, when a group of activists, spearheaded by J.R. Roby Kidd, recognized the need for grass roots action to address literacy issues. Through their own World Assemblies and through advocacy training and regional initiatives, ICAE represents a voice for civil society while simultaneously maintaining close relations and partnerships with

UNESCO. Three USA based organizations are members of ICAE: Coalition of Lifelong Learning Organizations (COLLO) (see www.THECOLLO.org), the American Association for Adult and Continuing Education (AAACE) (see www.aaace.org), and ProLiteracy (See www.proliteracy.org).

Equipped with this contextual backdrop, my study was rooted in the United States, a purportedly literate society in which limited literacy still affects a portion of the population and makes it difficult to navigate. Key concepts framing my study are adult learning and adult literacy.

Crafting a Conceptual Lens

Adult Learning

It has been argued that “the nature of society at any particular time determines the relative emphasis placed on adult learning” (Merriam, Caffarella & Baumgartner, 2007, p. 5). The assumption is that when societies develop, more skills and training are needed to cope with the changes.

Even within a society that values lifelong education and learning, however, there are often subcultures in which continuing one’s education is not necessarily encouraged or is not a priority due to other exigencies of life. Such was the case with participants who were the focus of this study. Even beyond conscious awareness, however, these individuals were coping and navigating via informal and incidental learning and, consistent with the research of Tough (1971, 1978, 1979a, 1979b, 1982), reviewed in Chapter II, even if asked, they might not define it as learning.

A pervasive assumption is that adults lacking a high school diploma or equivalent do not participate in informal learning activities and self-study. This assumption appears to be rooted in cultural stereotypes about low-education adults (Bridgeland, DiIulio, & Morison, 2006). The adults are perceived to lack the survival skills or to have few personal needs that might be met through their own initiative to learn about topics that interest them or to develop independently skills that are beneficial.

Informal and incidental learning is at the heart of adult education because of its learner-centered focus and the lessons that are learned from life experience (Marsick & Watkins, 2001). *Informal*

learning has been conceptualized as “the residual category of a residual category” (Schugurensky, 2006, p. 163), referring to anything that is neither formal nor non-formal education. Livingstone (2006) defined informal learning as learning that happens without the use of externally shaped curricula. What exactly counts as such learning remains difficult to define as the nature of informal learning means that it is embedded in everyday life (Merriam, Caffarella, & Baumgartner, 2007). *Incidental learning* is defined as a byproduct of some other activity, such as task accomplishment, interpersonal interaction, sensing the organizational culture, trial-and-error experimentation, or even formal learning (Marsick & Watkins, 1990).

The study of informal learning has a long history in adult education (Knowles, 1950). It is well known that a significant amount of learning occurs outside of formal education settings. In the modern research of adult education, Allen Tough--who furthered the foundational work of Houle (1961/1988) and Knowles, and who conducted the first studies specifically focused on self-directed learning activities--concluded that learning that is widespread, occurs as part of adults’ everyday life, and that it is systematic yet does not depend on an instructor or a classroom. Accordingly, he is considered to have generated one of the major thrusts of research in the field of adult education (Merriam, 2001). Allen Tough’s (1971) seminal work on adults’ learning projects demonstrated that the majority of adults in the general population participated extensively in deliberate, self-directed learning activities that were not connected to formal educational institutions. Tough found that 70% of adult learning is informal and planned by the learner rather than others (Tough, 1979b). Since Tough’s published research, several surveys have concluded that anywhere from 22% (Blomqvist, Niemi, & Ruuskanen, 1995) to 95% (Livingstone, 1999) of adults participate in informal learning activities.

In an attempt to develop a taxonomy of informal learning, Schugurensky (2000) suggested there are three types of informal learning: self-directed learning, incidental learning, and tacit learning. I will explain how each type relates to the participants in this study.

Self-directed refers to learning projects undertaken by individuals without the assistance of an educator, but can include the presence of a resource person. It is intentional because the learner had the purpose of learning something even before the learning process began, and it is conscious, in the sense that the learner was aware that she or he had learned something. For example, a participant in my study had an interesting employment career. Her journey started at

her church as a cook for the daycare center. Because she and her husband were Charter Members and active in the church and the daycare board of directors wanted a member of the church on staff, Miss May was able to move up the career chain within the daycare center. Because she had a great rapport with the children, she was periodically asked to be a substitute when teachers were absent. She also worked as a chaperone on field trips with the daycare. After about two years as a cook, she was promoted to a teacher for the two year olds' class. Miss May did not have a high school diploma and did not have the time or interest in attending any GED classes. On a personal level, Miss May and her husband put three daughters through college, and one was presently in high school, soon to be going to college. If she had questions or concerns about dealing with kids, teaching skills or experiencing behavioral challenges, she consulted her college educated daughters and they would share their knowledge and experience. All three of her daughters were teachers within the Florida, Louisiana and Tennessee school systems. After about six months, the Daycare Center Director retired and Miss May was asked by the board to be the Acting Director until a Director was hired. The board asked Miss May if she was interested in the position but she felt that the secret of not having a high school diploma would be revealed and she was not ready to take on the responsibility as a Director. Interviews were performed and a selection was made for the new Director. Since the board was satisfied with Miss May's performance in the Acting Director's capacity, the board appointed her as the Assistant Director of the Church Daycare Center. Next, Miss L was a dishwasher at a Laboratory and later became a Glass Technician reviewing test results such as urine, drug and alcohol test. She did not attend any GED courses, but she learned and progressed at her job.

Incidental learning refers to learning experiences that occur when the learner did not have any previous intention of learning something out of that experience, but after the experience she or he becomes aware that some learning has taken place. For instance, Mr. C was forced to seek employment in construction to support the family since his mother was ill and there was not another able body in the household. It was not his plan to work in construction, but that was available at the time. After time progressed, Mr. C enrolled in vocational classes to improve his construction skills but did not enroll in GED courses because of the embarrassment of time passed since he was in high school. Soon construction work became unavailable in his hometown. As a result, he reached out to his sister in New York with a request to relocate with

her temporarily and seek employment. He found employment through the local union as a carpenter. Mr. C did not have a GED but was able to obtain employment as a carpenter.

Tacit learning refers to the internalization of values, attitudes, behaviors, or skills that occur during everyday life. This kind of learning is neither planned nor intentional, nor is it something that individuals are aware that they have learned until an appropriate moment or even crisis triggers it. Based on the study, five of the participants experience some form of tacit learning. Mr. C was able to perform chores in the home and read instructions for assembling toys for the kid. He stated that he was not sure how or when he learned the skill but was able manage it without a problem.

Miss May was able to teach children at the 2-year-old level. Then, she was promoted to the Assistant Director of the Daycare Center by the Session of the Church without having any supervisory experience or training.

Miss L demonstrated tacit learning and knowledge that I observed through a grocery shopping trip we completed: namely, her ability to compute the cost of the groceries without assistance from a calculator, note pad or me and being unaware of how she learned to do that.

Mr. J was able to understand traffic signs when studying for his driver's license and scoring well on test as when he took one for the Transit System job.

Miss Lil who was able to write checks with no problem and assist her grandchildren with their homework without attending a GED course.

While older adults may not be as quick to learn as younger people, they make up for this challenge through a wealth of experiences that tend to support superior reasoning and judgment abilities—if given time to think and reflect on the learning activity (Crawford, 2004). Truluck and Courtenay (1999, p. 222) observed that the adage “not all people learn or approach learning in the same way” is especially true for older learners who, because of their range of experiences and age, were more likely to have multiple perspectives on learning. The concept of leaning styles was first raised in the mid-1970s. A study by Truluck and Courtenay (1999) used Kolb's Learning Style Inventory to examine the learning styles of 172 older adults with ages ranging from 55 and upwards. Their results supported Kolb's 1976 and 1984 contention that as people

age their learning style preferences became less pronounced, that gender became less an influence on learning styles, and that individual differences became apparent. Although not statistically significant, frequencies indicated a suspicion that those aged 55 to 65 may prefer to learn by doing; those over 66 to 74 may prefer to watch and listen; and those over 75 may prefer to watch, listen and think (Truluck & Courtenay, 1999). These concepts of informal and incidental learning and learning style contributed to crafting the lens through which I conducted the study. Due to changes in technology and society, it would also be beneficial for older adults to understand their learning styles in order to survive in society.

Learning style was considered as the manner in which students respond to and process information in a learning environment. Learning styles influence the setting where people choose to learn, what they want to learn about, and how they approach the learning situation (Conti & Welborn, 1986).

In order to cope in society, older adults need to develop some form of *learning strategies*, which are behaviors and thoughts in which a learner engages and which are intended to influence the learner's encoding process. Thus, the goal of any learning strategy may be to affect the way in which the learner selects, acquires, organizes or integrates new knowledge (Weinstein & Mayer, 1986).

Equally important, as a backdrop, is an understanding of the adult literacy profile in the United States.

Adult Literacy in the USA

An international perspective. Although outside the scope of this study to detail at length, the OECD (2013) PIAAC study (Programme for the International Assessment of Adult Competency) demonstrated that the United States should strive to improve literacy skills as we are falling behind other countries. According to the study one in six adults in the USA lacks basic skills (see, for example, www.oecd.org/site/piaac or www.national-coalition-literacy.org/piaac/links). The Survey of Adult Skills took place from 01 August to 31 March 2012. A second round of the Survey of Adult Skills started in 2012, involving nine additional countries. Data were collected in 2014, and the results will be released in 2016. A third round for new countries started in May 2014. These recent 2013 data, however, added further impetus

regarding the need for this study.

Adult literacy: A national perspective. In addition to the PIAAC data and more specifically relevant to the USA, the 2003 National Assessment of Adult Literacy (NAAL) is a nationally representative assessment of English literacy among American adults age 16 and older. As stated by the National Center for Education Statistics (NCES), NAAL is the nation's most comprehensive measure of adult literacy since the 1992 National Adult Literacy Survey (NALS). The assessment measures how adults use printed and written information to adequately function at home, in the workplace and in the community.

The 2003 NAAL assessment questions were developed to permit measurement of these three types of literacy:

- Prose literacy – The knowledge and skills needed to perform prose tasks, (i.e., to search, comprehend and use continuous text).
- Document literacy – The knowledge and skills needed to perform document tasks (i.e., to search, comprehend, and use non-continuous texts in various formats).
- Quantitative literacy – The knowledge and skills required to perform quantitative tasks (i.e., to identify and perform computations, either alone or sequentially, using numbers embedded in printed materials)

In addition, NAAL uses four main literacy levels based on work done by the National Research Council's Committee on Performance Levels for Adult Literacy.

- Proficient means that someone can do complex activities such as comparing viewpoints in two editorials or interpreting a table about blood pressure and physical activity
- Intermediate means that a person can do moderately challenging tasks such as calculating the cost of an order from an office supply catalog or identifying a specific location on a map.
- Basic means a person can perform simple and everyday tasks such as comparing the ticket price of two sporting events or understanding a pamphlet that describes how a person is selected for jury duty.

- Below Basic indicates the lowest levels of performance such as signing a form or adding the amounts on a bank deposit slip.
- There is also a fifth level for the population that is nonliterate in English.

Among adults with *Below Basic* prose literacy, 55 percent did not graduate from high school. Further, adults who did not graduate from high school were almost four times more likely to be in the *Below Basic* level of performance as would be expected by chance (National Assessment of Adult Literacy (NAAL), 2003).

Although none of the participants in this study graduated from high school, it is difficult to ascertain how many fit the category identified as Below Basic level, those with the lowest performance in reading and writing. Accordingly, for purposes of this study, the term *limited literacy* was embraced, which resonates with the term limited education as articulated by the Social Security Administration:

Limited education means ability in reasoning, arithmetic, and language skills, but not enough to allow a person with these educational qualifications to do most of the more complex job duties needed in semi-skilled or skilled jobs. We generally consider that a 7th grade through the 11th grade level of formal education is a limited education. (see <https://www.ssa.gov>)

Most of the people in Below Basic level group of the NAAL study used their *social networks* as a way to navigate their day to day living, which is consistent with the participants in my study. Social network refers to older adults reaching out or relying on friends, family members and community services for assistance for those challenges of their day-to-day activities due to the low-literacy skills. (Ell, 1984) Evidence shows that strong social networks help manage stress, reduce depression and improve health outcomes (Fingeret, 1982; Lubben & Gironde, 2003; van der Kamp & Scheeren, 1996). *Social network* in this sense, and as used in this study, does not refer to digital communications but to a web of social relationships that surrounds individuals.

Statement of the Problem

Limited literacy skills hinder adults' daily lives. As a result, they are unable to communicate and to adapt adequately to current living environment. They often face challenges accomplishing simple tasks that require reading, writing and computing skills. According to the NAAL study, it is estimated that 55% of adults in the United States who did not graduate from high school are in the Basic Literacy levels. Studies also show, in many instances, non-reading adults develop coping skills to avoid obstacles related to their inability to read or write and tend to rely on the literacy skills of others within a complex and efficient social network (Fingeret, 1983).

Several key terms have been used in studies of the health-enhancing components of social relationships (Berkman, Glass, Brissette, & Seeman, 2000). The term *social integration* has been used to refer to the existence of social ties. The term *social network* refers to the web of social relationships that surround individuals. The provision of social support was one of the important functions of social relationships.

As an adult educator, I noticed the interest of older adults seeking survival skills through the adult education program. I was not sure if their need was adequately addressed so I decided to examine how, as older adults, they navigated everyday skills in an advanced literate community. I felt this effort was important because older adults have a great impact on families and it was important that they are able to survive during their remaining lifetime. As I pursued my study, I found that there was limited information that focused on how older adults navigate their daily lives and how informal learning strategies were used by the adults.

Further corroborating my observations is McLendon (2016), a seasoned professional, who speaks from both scholarly and practical experience when he writes that, "Unfortunately, there is limited research that describes how older adults with limited literacy navigate their world, how they overcome the barriers and hindrances they face and how they cope in an increasing[ly] complex world" (p. 1).

Early in his career McLendon taught adults with limited literacy before rising to State Director of Adult Education in Virginia and Executive Director, National Council of State Directors of Adult Education, Washington, D.C. and also served as adjunct faculty for a graduate degree program in adult education. As a voice for those with limited literacy, he has offered compelling examples,

discussed in a later chapter, of how many, older adults particularly, are stuck in a time warp because at one time an eighth grade education was sufficient to earn a good living and support a family. Such is no longer the case and, many have devised creative ways to hide their lack of education from others, sometimes including their own families, especially as their children grow to complete not only high school but often college.

Further, I discovered that a family member close to me was affected by this concern. As a result, my study was formed and guided by the following research questions.

Research Questions

1. How do older adults with limited literacy skills navigate and how do they learn to navigate their daily lives in an advanced literate community such as the United States?
 - a. What kinds of informal learning strategies and coping mechanisms are used by these adults with limited literacy skills?
 - b. What barriers and hindrances do they perceive they faced or are facing in their lives?

Purpose of the Study

The purpose of the study was to develop an understanding of the informal learning strategies and coping mechanisms used by older adults with limited literacy skills. The study examined how they learned to navigate tasks and develop coping mechanisms to function within their current living environment. Further, it was designed to determine any barriers or hindrances that they perceived they experienced in this process. Understanding these matters, can help professional practitioners plan and assist more effectively.

Significance of the Study

Procedures are needed within the Adult Education Programs to identify and enhance the coping skills of the older adults with limited-level literacy skills. Also, the programs might increase adult educators' awareness of older adults' limited literacy skills and develop the best method to decrease the learning gap and improve the adult's learning capability. Further, an adult educator might facilitate attainable procedures which focus on the informal learning strategies used by the

adult learner to maintain competency in the current living environment. This study, using several methods of data collection (i.e., interviews, participant observation), explored how adults with limited literacy navigate their world. The findings of the research provided insights that may be of benefit to the adults themselves as well as to professional educators of adults to better understand the lived world and to use such knowledge to craft meaningful educational interventions.

Definition of Terms

Adults – In this study, adults 65 years and older with limited literacy skills.

Coping Mechanisms – Internal coping method using cognitive or emotional methods and task-oriented coping, which is an external method using outward behavior (Parker & Endler, 1996).

Formal Learning – When adult learners opt to acquire further knowledge or skill by studying voluntarily with a teacher who assists their self-determined interests by using an organized curriculum.

Health Literacy – The ability to use literacy skills to read and understand written health-related information encountered in everyday life (National Assessment of Adult Literacy, (NAAL), 2003, Definition of term, retrieved November 16, 2013, from <http://nces.ed.gov/NAAL/health.asp>).

Informal Learning – Including anything people do to gain knowledge, skill or understanding from learning about their health or hobbies, unpaid or paid work, or anything else that interests them outside of organized courses. (National Assessment of Adult Literacy, (NAAL), 1998, *Lifelong learning profiles: General summary of findings from the First Canadian Survey of Informal Learning*)

Learning Strategies – Procedures or behaviors that a learner selects and invokes to facilitate the acquisition, storage, retrieval and application of new knowledge (Weinstein, Goetz, & Alexander, 1988, p.11).

Low-Level Literacy skills – Deficiencies in reading or computational skills that inhibit full participation in what we might consider normal activities.

Limited Education – “Ability in reasoning, arithmetic, and language skills, but not enough to allow a person with these educational qualifications to do most of the more complex job duties needed in semi-skilled or skilled jobs. We generally consider that a 7th grade through the 11th grade level of formal education is a limited education” (see <https://www.ssa.gov>).

Limited Literacy Skills – “Inability to read or write well enough to perform necessary tasks in society or on the job” (see http://healthliteracy.worlded.org/docs/culture/intro_glossary.html)

Literacy – Literacy is defined as both task-based and skills-based. The task-based definition is the ability to use printed and written information to function in society, to achieve one’s goals, and to develop one’s knowledge and potential. The skills-based definition is successful use of printed material in a product of two classes of skills: word-level reading skills and higher level literacy skills (*National Assessment of Adult Literacy (NAAL)*, 2003, Definition of term, retrieved November 15, 2013, from http://nces.ed.gov/naal/fr_definition.asp).

Self-Directed – A multidimensional process of learning in which individuals alone, or in collaboration with others, engage in self-controlled inquiry. The process may occur in a variety of contexts, either within or without an instructional program. Within this process, the adult learner takes the initiative and responsibility for learning and controls the majority of the learning variables (Candy, 1991; Knowles, 1975).

Social Network – A web of social ties that surround a person and then focus on the nature of the various strands of a person’s grid of social relationships (Ell, 1984).

Organization of the Remainder of the Study

In Chapter II, a review of related literature is presented that examines adult learning and literacy to frame the conceptual lens for the study and to demonstrate the gap in the current literature that my study has addressed. Chapter III describes the research method and procedures, including the

research design, questions, description of the participant selection procedures, constructs involved, and the data collection and analysis procedures used in this study. In Chapter IV the data findings and analysis are presented and Chapter V offers summary, concluding thoughts, with suggestions about further areas for exploration in learning strategies and coping mechanisms for older adults with limited literacy skills.

CHAPTER II

LITERATURE REVIEW

This chapter provides the conceptual backdrop, as well as a review of previous research and literature related to the purpose of this study, which was focused on learning strategies and coping mechanisms of older adults with limited literacy skills. Key literature providing a conceptual framework for the study includes: adult literacy, adult learning models, adult learning/learners, and social networks. As in Chapter I, adult literacy is core, but adult learning has been expanded into adult learning models and adult learning/learners. Also, a social network aspect has been added as a key concept.

Historical Background of Adult Literacy Legislation in the United States

“What one wants to learn, what is offered, and the ways in which one learns are determined to a large extent by the nature of the society at any particular time” (Merriam, Caffarella, & Baumgartner, 2007, p. 5).

History of the Adult Education Act

As encapsulated by the National Adult Education Professional Development Consortium (NAEPDC),

The Federal government has been involved in adult education for over 200 years. The ... Federal attention to the needs of adult learners has varied ... [during] this period but, from its earliest days, the government provided funds to establish, encourage, and expand programs to assist adults in overcoming educational deficiencies, which [would] hinder productive and responsible participation in the life and growth of the nation. At the state level, evening schools for adults, part-time education, citizenship/Americanization classes for the foreign-born and the Chautauqua experience were fore runners of the State/Federal adult education movement. State histories give evidence of organized adult education as early as the 18th century” (See www.naepdc.org/issues/AEAHistort.htm).

Chase, long time educator and Program Director for learners with limited literacy, likewise stresses the importance of understanding the historical background of adult education literacy efforts in the United States, information that she continually shares with her learners:

The progression of adult education in America is an interesting one. During the colonial period, apprentices were the primary form of adult education. In 1727 Ben Franklin founded one of the first adult education programs, and organizations in American History, ...called the Junto, [that] consisted of topics like politics, philosophy and a host of others that were felt to be of importance of the day. In 1731 Ben Franklin founded the first Public Library, ... [where] the concept of borrowing books was Introduced [in the USA, at least].

During the 1800's, another adult educational program was formed ... by Josiah Holbrook. [with] debates, lectures, and discussions. This form of education was called the Lyceum [which] grew in popularity to over three thousand Lyceums around the country until it dissolved in the late 1830's.

The 1900's saw a great boom in adult education. The Federal Government got involved in the educational process where, starting in 1914, acts such as the Smith-Lever Act provided funding for training in the area(s) of farming, home economics and vocations.

The depression of the 1930's saw the formation of the WPA [Works Progress Administration]. ... where the government trained adults in an attempt to re-employ them. After WWII, [during the 1940s] the government formed the Veterans Administration where veterans were paid to go to school. (Dr. Jean Chase, personal communication, February 4, 2016)

It is heartening to know that limited literacy learners are exposed to such a contextual history as part of their literacy learning, at least by this educator. Scholarly histories are also available from authors such as Knowles (1962/1977), Rose (1995), Stubblefield and Keane (1994), and others.

Eyre's 2013 legislative history of adult education in America also shows that, in the history of the United States, "adult education has played a continuous role in helping adults reach for better

lives” (U.S. Department of Education, p. iv). By the 1950s, an Adult Education Section had been established by the US Office of Education that gave special attention, among other things, to literacy. During the 1960’s, in the Kennedy administration, adult literacy became a major concern as part of an anti-poverty program. Building on Kennedy’s effort, President Lyndon Johnson increased focus on adult education with the Economic Opportunity Act (1964) (Title II B of Public Law 88-452), which established the Adult Basic Education (ABE) program that included Federal-State partnerships, as well as attention to those who had not completed high school. Efforts to enhance adult education were seen as a way to decrease poverty, increase productivity of the work force, and promote the general welfare. November 3, 1966, however, established Public Law 89-750, which went beyond the ABE program to establish an Adult Education Act, followed by other amendments through 1991 when the National Literacy Act (Public Law 102-73) was established.

National Adult Education Professional Development Consortium (1998) posted a legislative history at their website (<http://www.naepdc.org/issues/AEAHistort.htm>) of amendments and priorities to implement the Adult Basic Education Act of 1964 leading to P.L. 102-73, the National Literacy Act of 1991. The amendments and continuing resolutions are:

1964

P.L. 88-452: Title II, Part B; Adult Basic Education. Signed by President Johnson, August, 1964. The Economic Opportunity Act establishes the Adult Basic Education Program.

Initial Federal program of adult education for persons 18 years of age and older who had not completed their secondary education and whose inability to read, write and compute was a substantial impairment of their ability to obtain or retain employment.

1966

P.L. 89-750; Title III of the amendment to the Elementary and Secondary Education Act (ESEA). This Title to ESEA was introduced by Congressman Carl D. Perkins on March 1, 1966. The Bill was signed by President Johnson on November 3, 1966. The Adult Education Act continues federal support for the adult program.

1968

P.L. 90-247; Title IV of the Amendments to the Elementary and Secondary Education Act. The House Bill (H.R. 7819) was introduced by Congressman John Brademas on April 3, 1967. The legislation was signed by President Johnson on January 2, 1968. The law creates focus on adult literacy.

1970

P.L. 91-230; Title III of the Amendments to the Elementary and Secondary Education Act. Amendments introduced by Congressman Carl Perkins and signed by President Nixon on April 13, 1970.

1972

P.L. 92-318; Title IV, Part C of the 1972 Amendments to the Elementary and Secondary Education Act. Senator Claiborne Pell introduced the amendments to ESEA, and the legislation was signed by President Nixon in June.

1974

P.L. 93-380; Title VI, Part A of the 1974 Amendments to ESEA. President Ford signed H.R. 69 in August. Congressman Perkins of Kentucky had introduced the amendment in January.

1978

P.L. 95-561; Title XIII, Part A of the Education Amendments of 1978. H.R. 15, introduced by Carl Perkins was signed by President Carter on November 1, 1978. Amendments to the Adult Education Act are signed into law.

1981

P.L. 97-35: Amendments to the Adult Education Act (AEA), signed by President Reagan, August 13, 1981.

1986

P.L. 99-500 Long Term Continuing Resolution, signed October 18, 1986 continued provisions of the Adult Education Act (P.L. 89-750). On December 22, 1987 a permanent continuing resolution (P.L. 100-202) was passed.

1988

P.L. 100-297 (Hawkins/Stafford Elementary/Secondary School Improvement Amendments of 1988); signed April 28, 1988 by President Ronald Reagan.

1991

P.L. 102-73 (The National Literacy Act of 1991; signed by President George Bush on July 25, 1991. Final rules and regulations were not approved until June 5, 1992 (34CFR parts 425, 426 and 431). The National Literacy Act was incorporated in the Adult Education Act.

National Assessments

With regard to national assessments, in 1988, Congress directed the U.S. Department of Education to undertake an assessment of the literacy skills of American adults, sixteen years old and older. Three years later, in 1991, Congress passed the *National Literacy Act* that defined literacy as “an individual’s ability to read, write and speak in English, compute and solve problems at levels of proficiency necessary to function on the job and in society, to achieve one’s goals, and develop one’s knowledge and potential” (National Literacy Act (1991-1992, p. 7). A comprehensive history of Adult Education legislation in the United States has been offered by the US Department of Education report (2013), cited earlier. This report and additional information is accessible as well on the US State Department’s site that offers publications for professional development of adult educators (See <http://lincs.ed.gov/professional-development/resource-collection/search-resources>).

More recently, as noted in Chapter I, the OECD (2013) PIAAC study (Programme for the International Assessment of Adult Competency) revealed that the United States was falling behind other countries in literacy skills in that one in six adults in the USA lacks basic skills (www.oecd.org/site/piaac; www.national-coalition-literacy.org/piaac/links).

Although difficult to clearly ascertain, a proportion of older adults represented in the above figures are vulnerable, left behind and warrant further study. The present study, accordingly, focused on these older adults with limited literacy skills, meaning that although some may even have matriculated to the 10th or 11th grade, none had completed high school or its equivalent and could not be considered at a level of “proficiency.” For purposes of this study use of the term “limited” resonates with the term *limited education*, as articulated by the Social Security system (Code of Federal Regulations 4044.1514).

Limited education means ability in reasoning, arithmetic, and language skills, but not enough to allow a person with these educational qualifications to do most of the more complex job duties needed in semi-skilled or skilled jobs. We generally consider that a 7th grade through the 11th grade level of formal education is a limited education (see <https://www.ssa.gov>).

Although the participants in this study met the criterion, I am aware, and increasingly observed, in the process of the study, that one can evidence different kinds of literacy even with a limited education.

Additional discussion is offered below under the concept of adult literacy.

Review of Key Concepts

Four key areas provide a foundation and base that informed this study on learning strategies and coping mechanisms of older people with limited literacy skills: adult literacy, adult learning models, adult learning/learners and social networks.

Adult Literacy

The term *literacy* refers to a person’s ability to use reading, writing, and numeracy for communication or learning. Limited literacy presents a challenge to older adults

As the United States historically has served and continues to serve as a mixing bowl of cultural, racial, ethnic and other diversities, this diverse population also must have a set of literacy skills that permit them to function adequately in our society. The 1991 passing by Congress of the National Literacy Act established impetus for an extensive undertaking to investigate the extent,

or lack thereof, of the literacy skills among our nation's adults. In the National Adult Literacy Survey (1992) that followed, for the first time adult educators, literacy instructors and program managers were provided a collective glimpse of adult learners' literacy skill sets and given statistical information to better prepare them to meet the education and policy needs of their targeted audience. The survey, which was funded by Congress via the U.S. Department of Education and geared to investigate the relationship between education and literacy skills, was administered in homes and prisons to over 26,000 U.S. adults who were 16 years of age and older. The overall results of the survey suggested that the level of formal education completion is related directly to adult literacy proficiency.

After an eleven year hiatus since the 1992 National Adult Literacy Survey, a National Assessment of Adult Literacy (NAAL) was administered in 2003 to more than 19,000 adults. The 2003 National Assessment of Adult Literacy is a nationally representative assessment of English literacy among American adults age 16 and older. Sponsored by the National Center for Education Statistics (NCES), NAAL is the nation's most comprehensive measure of adult literacy since the 1992 National Adult Literacy Survey (NALS). NAAL not only provides information on adults' literacy performance but also on related background characteristics that are of interest to researchers, practitioners, policymakers, and the general public.

The survey respondents were administered the survey in their homes and in prisons across the nation. Respondents were asked to perform a variety of tasks that with high probability they would have or had encountered with regularity in their day-to-day activities. Survey items were designed to measure respondents' functional literacy based upon their completion of said tasks. Utilizing National Assessment results, Baer, Kutner, Sabatini and White's 2009 supplemental report, *Basic Reading Skills and the Literacy of America's Least Literate Adults: Results From the 2003 National Assessment of Adult Literacy (NAAL) Supplemental Studies*, focused on basic reading skills and prose literacy. Of significance were data collected from tasks involving letter reading, word identification, word reading, and comprehension on the Adult Literacy Supplemental Assessment (ALSA) of the NAAL. Also of significant note are the following two sets of findings: "Characteristics of America's Least Literate Adults" and "What the Least Literate Adults Can and Cannot Do"

The report's "Characteristics of America's Least Literate Adults" revealed interesting data regarding demographic and skill levels of limited literacy adults. Administered to adults who were not able to respond to and/or complete the core literacy (seven items) tasks of the main literacy assessment successfully, the nine-item Adult Literacy Supplemental Assessment (ALSA) compiled information about the respondents' letter-reading, word-reading, word-identification, and basic comprehension skills. Participants were asked to read aloud letters and words from the packaging of common everyday items, such as a carbonated drinks can, baking mix box, cold medicine box, utility bill, etc. As a caveat to the population of this dissertation research, ALSA findings suggested the following: the percentage of older adults, age 65 or older, was higher in the supplemental assessment group than that of the all-adults group. While the 65 or older group comprised 21 percent of the supplemental assessment group, those respondents represented only 15 percent of all adults surveyed. Likewise, Blacks, who comprised 15 percent of the supplemental assessment group, were 12 percent of all surveyed adults. Men, who were 49 percent compared to the 51 percent of women in the all-adult group, represented 57 vs 43 percent of the supplemental-assessed respondents. Educational attainment and economic status appeared to reveal significant disparities between the two groups. Of those individuals with less than or some high school, 71 percent were given the supplemental assessment, while representing just 15 percent of all adults surveyed.

As noted above, the Adult Literacy Supplemental Assessment (ALSA) of the 2003 National Assessment of Adult Literacy (NAAL) considered respondents' literacy skills in letter reading, word identification, word reading and comprehension. Thus, the report's findings also provided an indication of "What the Least Literate Adults Can and Cannot Do." According to the data, 57 percent responded correctly to tasks involving letter reading, while 70 percent provided correct responses to word identification, 46 to word reading and 54 to comprehension tasks, respectively. According to Baer and his team, the elevated comprehension percentage in relationship to that of word reading may suggest those adults were able to make contextual sense of printed material even if they may have difficulty reading certain words (Baer et al., 2009).

In order for an adult to function adequately and navigate the daily routine and responsibility of competing in a global society, while supporting a family and maintaining a healthy lifestyle in this rapidly-developing and technologically advanced society, s/he must have a working

understanding of and the ability to engage in print, electronic and digital media. According to Lesgold, Welch-Ross, and National Research Council (2012), over 90 million adults 16 years of age and older lack the literacy skills necessary to participate adequately in American society. The U.S. Department of Education charged the National Research Council with consulting adult education, adult literacy experts and practitioners regarding programs and practices within the field.

Lesgold, Welch-Ross, and National Research Council (2012) recommended an evidence-based system of delivering adult literacy education in a study entitled *Improving Adult Literacy Instruction: Options for Practice and Research*. The report offered suggestions for strengthening research and policies governing literacy programs. More specifically, the authors collected, reviewed and synthesized research on adult literacy across the nation and provided suggestions for improving instructional methods and accommodations for adult literacy programs. Literacy was considered from different disciplinary perspectives: cognitive, neurological, linguistic, cultural, socioeconomic, instructional, and potential variables, noted below, that may hinder literacy across the life span.

Their report suggested that while adults experience neurocognitive declines as they age, other limited literacy issues may be associated with brain structure abnormalities. Likewise, limited literate adults often lack the phonological awareness, reading fluency, vocabulary, and grammar skills to function at high reading and writing literacy levels. The aforementioned challenges were considered along with caveats associated with sociocultural interference that may impede literacy development even further. According to Lesgold, Welch-Ross, and National Research Council (2012), teacher/instructor attitudes, beliefs and practices also impact literacy gains and success. Finally, the global, economic, technological, societal, cultural, and educational demands, which continually change, slow the process for many limited literacy adults.

Although, national large-scale quantitatively-driven assessments provide a broad inspection of the limited literacy of adults in America via an inventoried batch of data, smaller investigations permit adult literacy practitioners and theorists to observe the actual day-to-day navigation of adults through a more personal, time-invested lens. Culled from a much larger research study, *Literacy, Lives and Learning* (Barton, Appleby, Hodge, & Trusting, 2012) examined the impact of everyday living on learning and literacy. Adults were followed and observed individually as

they conducted their daily routines and lives from the academic setting of the collegiate classroom to the support of a drug rehabilitation center and the displacement to a homeless shelter. The study also investigated the impact of life events such as health issues, violence, substance abuse, family support, or lack thereof, on adult learning participation. Additionally, in spite of learning barriers, the study revealed the resiliency that can evolve from episodes of challenge and adversity.

As discussed further in Chapters IV and V, in my focus on older adults with limited literacy, two of the participants allowed interaction in their environment through participant observation. Resonating with Barton et al. (2012), I also had the opportunity to observe resiliency that accompanied and resulted from the adversities and barriers associated with functioning adequately during daily tasks and routines.

Cultural societies hold within their repertoire a certain canon of knowledge believed to be necessary for their citizens and inhabitants. According to Hirsch (1988), in his seminal work, *Cultural Literacy: What Every American Needs to Know*,

[t]o be culturally literate is to possess the basic information needed to thrive in the modern world. . . . Cultural literacy constitutes the only sure avenue of opportunity for disadvantaged children, the only reliable way of combatting the social determinism that now condemns them to remain in the same social and educational conditions as their parents. (p. xiii)

As Hirsch directed, his list of approximately 5000 facts and bits of information essential to being fully literate was aimed at the preparation of children being educated by and in the American school system; he also suggested literacy standard requirements constantly are evolving with each passing decade and generation. Accordingly, however, the American education system fails to keep pace, thus rendering its future adults not fully literate. Thus, his theory's premise would place limited literate adults with little to no formal education at a grave disadvantage.

Adult Learning Models

According to Merriam, Caffarella, and Baumgartner (2007), there is no single theory that explains all of human learning; there is no single theory of adult learning. Instead, there are a number of

frameworks and models, each of which contributes something to our understanding of adults as learners.

Knowles (Andragogy). *Andragogy*, a concept introduced to the USA by Malcolm Knowles (1968), focuses on the manner in which adults learn, and is embraced globally within the adult learning arena. Resonating with Lindeman's (1926) view of adult learning, Andragogy advanced the following four original assumptions:

1. As a person matures his or her self-concept moves from that of a dependent personality toward one of a self-directing human being.
2. An adult accumulates a growing reservoir of experience, which is a rich resource for learning.
3. The readiness of an adult to learn is closely related to the developmental tasks of his or her social role.
4. There is a change in time perspective as people mature from future application of knowledge to immediacy of application. Thus, an adult is more problem centered than subject centered in learning. (Knowles, 1980/1970, pp. 44-45)

Although andragogy remains the best-known model of adult learning, other theorists have offered models which, while not negating Knowles' assumptions, provide further insight into the manner in which adults learn.

McClusky (Theory of Margin). McClusky's theory of margin continues to captivate learners who find they readily can relate their life situations and their learning to this model. As explained by Merriam, Caffarella, and Baumgartner (2007, p. 93), "McClusky, [who] first presented his theory of margin in 1963, ... grounded [it] in the notion that adulthood is a time of growth, change and integration in which one constantly seeks balance between the amount of energy needed and the amount available. This balance is conceptualized as a ratio between the "load" (L) of life, which dissipates energy, and the power "power" (P) of life, which allows one to deal with the load. 'Margin of life' is the ratio of load to power. More power means a greater margin to participate in learning."

As further explained by Merriam, Caffarella, and Baumgartner (2007, p. 94). “Taking both power and load into consideration, McClusky (1970, p. 83) explained how the theory works”:

Margin may be increased by reducing Load or increasing Power, or it may be decreased by increasing Load and/or reducing Power. We can control both by modifying either Power or Load. When Load continually matches or exceeds Power and if both are fixed and /or out of control, or irreversible, the situation becomes highly vulnerable and susceptible to breakdown. If, however, Load and Power can be controlled, and better yet, if a person is able to lay hold of a reserve (Margin) or Power, he (sic) is better equipped to meet unforeseen emergencies, is better positioned to take risks, can engage in exploratory, creative activities, and is more likely to learn. (Merriam, Caffarella, & Baumgartner, p. 94)

The appeal of McClusky’s theory is that it speaks to the everyday events of life transitions that all adults, especially older adults, encounter. Moreover, with regard to his focus on older adults, the target of this study, McClusky (1971) has identified five areas of need (ergo motivation) in older adults:

1. Coping needs—if minimal literacy and self-sufficiency levels are not met, however, a surplus of power to meet higher needs is absent.
2. Expressive needs—activity carried out for its own sake; time is usually required by each person for some expressive activity.
3. Contributive needs—altruistic desire to serve others; surplus margin is utilized outside of “self” or coping requirements.
4. Influence needs—desire for political skill and wisdom; surplus energy and resources may go to improving related skills.
5. Transcendence need—rising above age-related limitations; learning to balance power and load.

Limited literacy in older adults can increase one’s load and accordingly, decrease one’s power to navigate these purported needs of life.

Illeris (Three Dimensions of Learning). Illeris's (2002) three-dimension model of learning combines a variety of learning theories into one comprehensive framework. This model is based on three dimensions of learning: cognition, emotion and society. The cognitive dimension of learning is defined as the learning content element, which is described as knowledge or skills that build up the learner's understanding and ability to construct meaning in his or her world. The emotional dimension of learning is defined as the component that encompasses mental energy, feelings, and motivation. It also provides a balance between affective and cognitive dimensions. The social dimension of learning is defined as the external interaction, which is reflected through participation, communication, and cooperation. This dimension builds up the sociality of the learner in his or her community. According to this model, learning takes place when the individual demonstrates all three dimensions of learning.

Jarvis (Learning Process Model). In 1983, this model emerged during a study by Jarvis of over two hundred adult learners. The model has undergone several revisions as Jarvis comes closer to understanding the learning process.

Merriam, Caffarella, and Baumgartner (2007) review Jarvis's Learning Process in a wider discussion of adult learning. These authors quote Jarvis (1987, p. 16, cited in Merriam & Caffarella, p. 100) who suggests,

All learning begins with experience. Some experiences, however, are repeated with such frequency that they are taken for granted and do not lead to learning. ... At the start of the learning process is a disjuncture between biography (all that a person is at a particular point in time) and experiences--an incident that a person is unprepared to handle.

(Merriam et al., (p. 100)

According to Jarvis (2006, p. 9, cited in Merriam, Caffarella, and Baumgartner, 2007, p. 100), "Disjuncture occurs when our biographical repertoire is no longer sufficient to cope automatically with our situation so that our unthinking harmony with our world is disturbed to some degree or other."

For Jarvis, the learner is more than a cognitive machine. The learner is a whole person made up of the mind and the body and comes to a learning situation with a history, a biography that interacts in individual ways with the experience that generates the nature of the learning (Jarvis,

2006). According to Jarvis's model of the learning process, the whole person who encounters an experience in his/her social context, one that cannot be automatically accommodated or assimilated, experiences a disjuncture between his/her biography and the experience (Jarvis, 2006). Thus, this state of unease can trigger learning. If, in contrast, the individual chooses to ignore or dismiss this unease, no learning occurs. Jarvis's model (2006), which is quite comprehensive, situates learning in a social context where it is an interactive phenomenon, not an isolated internal process.

Ausubel (Subsumption Theory). The acquisition of knowledge can be likened to a tower of building blocks that must first be grounded on a firm foundation. In 1963, noted psychologist David Ausubel developed a Subsumption Theory of meaningful learning and retention that suggested adult learning builds upon or is subsumed by previously-acquired knowledge (see Ausubel, 2000). Even though his theory was devised originally for instructional design, its premise lends itself to the general tenets of adult learning, which are grounded in continued growth and development. Based upon the Subsumption Theory, learners organize and assimilate information in meaningful ways or patterns for transfer of knowledge. More advanced and sophisticated knowledge is predicated first upon basic foundational knowledge, whereby the learner is able to problem-solve, retain knowledge and acquire further knowledge. Ausubel's theory is of particular relevance to older limited literacy adults' abilities to problem solve, especially if they may not have engaged to a great extent in formally designed learning activities or environments that espouse critical thinking skills.

Tough (Learning Projects). Adults who are driven to learn and succeed, even in the midst of adversity, often are self-directing and may undertake *learning projects* in pursuit of their acquisition of knowledge. These learning projects, as defined by Allen Tough (1971, 1979a, 1979b) are concerted and deliberate episodic efforts on the part of the learner to: gain knowledge, retain information, acquire a skill or change him or herself in some manner. Additionally, the success of such projects relies upon the learner setting achievable goals, locating the resources necessary for the project and devising strategies for learning. Further research by Tough (1978, 1979a, 1979b, 1982) showed that of the reported learning projects in his study, 70 percent were self-designed by the adult learners themselves.

Patricia Cross. “Characteristics of Adult Learners” and “Chain-of-Response (COR) Model”. Undergirding both frameworks that Cross (1982) offers is her highly referenced attention to barriers to participation in adult education although her position is that such barriers are also relevant to self-directed learning activities as well. Her discussion is divided into situational, institutional, and dispositional barriers. Situational refers to one’s situation in life (e.g., lack of time, finances, child care, transportation, etc.). Institutional refers to barriers generated from an institutional base, prime of which is inconvenient locations. Dispositional barriers refer to an individual’s attitudes, or those internalized from the culture or subculture, such as purportedly being too old to learn, lacking confidence, lacking interest, etc.

The COR explores relevant variables, and their interrelationship, related to one’s inclination to participate in learning pursuits. Cross stresses, however, that it is not a predictive model, but one that “may be useful in organizing existing knowledge and in suggesting more sharply focused research projects” (Cross, 1982, p. 124). The model (going through what she terms points A-F) begins with Point A: one’s self-evaluation regarding confidence in learning. With low self-esteem, one is less likely to pursue learning activities. In point B, emerging from the learner’s past experience and the experiences and attitudes of one’s reference group, attitudes toward learning develop. Points A and B together result in an attraction to or aversion toward seeking out learning (especially one’s participation in institutionally based education). Point C refers to one’s expectation of success or not. Point D brings in the area of life transitions, including both gradual and sudden changes that often trigger motivation to pursue learning. Once enacted, Point E deals with the role of motivation in dealing with or transcending barriers, and Point F addresses the crucial importance of receiving accurate information. As she emphasizes, “without accurate information ... opportunities are not discovered and barriers loom large” (p.127).

The CAL framework, which Cross stresses is “bare-bones, rather than ... comprehensive” (1982, p. 234), represents an attempt to “accommodate [then] current knowledge about what we know about adults as learners” (p. 234) in three continua: physical characteristics/aging, sociocultural characteristics/life phases, and psychological characteristics/developmental stages. With regard to the older adult, she seems to favor McClusky’s theory of margin, discussed above, as having the most substantive research support.

Adult Learning/Adult Learners

The models discussed above, although selective rather than comprehensive in nature, contribute in various ways to our understanding adult Learning and adult Learners. Adult learners share several characteristics. First, adult learners are diverse. The diversity of their life experiences, education, and personalities increased with age and shapes their outlook on educational experiences, past and present. These experiences also influence their perspective on future educational events, including their motivation to engage in professional development activities (Lawler, 1991).

Due to the differences as a result of life changes and experiences, older learners' approaches and interests in learning tend to be wider and more varied than younger people's (Jun & Evans, 2007). With respect to interests and needs, McClusky (1974), discussed in an earlier section, suggested that older adults are motivated to learn by five types of needs: coping, expressive, contributive, influence and transcendence. Based on McClusky's classification, Tam (2013) offers explanation of the five types of needs. Coping needs are related to how one manages changes brought about by ageing. Expressive needs are needs to engage in meaningful and developmental activities. Contributive needs are the desires to make contributions to others and society. Influence needs refer to the intentions of elders to exert a positive influence on others and the environment. Finally, transcendence needs are the needs to rise above the age-related limitations and beyond one's own self.

Social Networks

Older adults connect with individuals with whom they feel comfortable communicating through social networks. The term *social network* refers to the web of social relationships that surround individuals. Social networks are linkages between people that may (or may not) provide social support and that may serve functions other than providing support. During my research, I found, as did previous research (for example, Fingeret, 1983; Lubben & Gironde, 2003; van der Kamp & Schereen, 1996), that older adults rely heavily on social networks to function with this changing environment. Due to health concerns, several participants relied on family members or services to transport them to doctors' appointments, to the grocery store or to church.

Social support has been defined and measured in numerous ways. According to House (1981), for example, social support is the functional content of relationships that can be categorized into the following four broad types of supportive behaviors or acts:

- *Emotional support* involves the provision of empathy, love, trust, and caring.
- *Instructional support* involves the provision of tangible aid and services that directly assist a person in need.
- *Informational support* involves the provision of advice, suggestions, and information that a person can use to address problems.
- *Appraisal support* involves the provision of information that is useful for self-evaluation purposes, in other words, constructive feedback, affirmation, and social comparison.

The literature reviewed thus far offers a firm conceptual foundation for the present study. It provides a conceptual lens through which I approached my research questions: How do older adults with limited literacy skills navigate and how do they learn to navigate their daily lives in an advanced literate community such as the United States? What barriers and hindrances do they perceive they faced or are facing in their lives?

Interspersed throughout the discussion of the conceptual foundation was an attempt to reference literature that may be related to the research questions,

As emphasized by McLendon (2016), however, and noted in Chapter I:

Unfortunately, there is limited research that describes how older adults with limited literacy navigate their world, how they overcome the barriers and hindrances they face and how they cope in an increasing complex world. Ergo, this paper purports to provide anecdotal examples to fill that gap. (p. 1)

Based on my professional observations of older adults over the years, they seem to have internal systems in place, which they have devised, to process everyday requirements. Examples offered by McLendon reinforce this observation. A student with whom he was working in a literacy program “could not figure out how the [multiplication] tables worked, except for the nines” (p. 3). Here was his strategy: “If I want to know what 3 X 9 is, I count three fingers in from the left

and fold down the third finger. Everything to the left is 10s place and everything to the right is 1s place. So 3 X 9 is 20 and 7 or 27. It only works with 9s, he lamented” (p. 3).

Another example from McLendon:

Before certifications were required ... a fireman ... drove the fire truck in a small ... town, but could read very little: he could not read the road signs. However, he had memorized every street. When a new development was built he and wife, who was literate, would drive the streets over and over until he had committed them to memory ... At one time you could request an oral driver’s test and if you passed it you received a driver’s license. (p. 3)

He had developed a process that had worked for him, that is until changes to the certification policy required an ability to read in order to retain one’s job and he turned up at Adult Education Center where McLendon worked ... “in a panic” (p.3).

In addition to the compelling examples provided by McLendon, anecdotal information abounds from professional practitioners –in terms of observed coping mechanisms, compensatory strategies, ways in which they hide their lack of education. Interestingly, a very close family member conveniently kept her secret of not having a high school diploma. I never noticed any signs, language barriers or was ever asked for assistance that would normally be asked from individuals who did not have a diploma. I was amazed at how this shortfall was kept a secret and I did not notice it and I have taught Adult Education for many years

In fact, as in my research, I found that some older adults with limited literacy even transcend what others could consider barriers, a point further discussed in Chapter V, one that perhaps even provides a different kind of example for McClusky’s designation of “transcendent needs.” Related literature that does exist focuses in large part on health matters in limited literacy older adults—especially with regard to challenges such as understanding directions for taking medications (see for example, Lippin & Fingeret, 1991). Such literature is reinforced by the observation of gerontologist/adult educator Dr. Mary Alice Wolf who stressed:

Many elders are not competent with technical management--computer searches, internet involvement and other informational sources--for information about

health issues. Theirs was not a computer-using generation. However, with outreach from local libraries and senior centers, they can be introduced to these components. Often pharmacists are the best sources of information, as well as support. (Wolf, personal communication, March 11, 2016)

Clearly, with limited literacy and without some support structure such as family, friends or public assistance, proper care is a challenge and could manifest as a barrier to one's health.

Limited, if any, inquiry seems to be focused exclusively on limited literacy older adults, a period of life when, in addition to limited literacy, other limits and challenges may abound, such as health concerns, mobility issues, and other losses. Accordingly, this study focused on this gap in the literature, which is particularly germane at the current period in history when the world's population is aging and projected to grow.

This study was done with an eye to giving voice to older adults with limited literacy who has, for decades, navigated their lives with what observers or others might consider barriers and hindrances. They developed coping mechanisms as a way of growing.

Chapter III offers a more detailed discussion of the research questions that guided this study and the design of the research as well as collection and analysis of data.

CHAPTER III

METHOD

This chapter describes the research method, research questions that guided this study and the design of the research, as well as collection and analysis of data. The criteria used to select participants in this study are also discussed. Research for this study focused on an understanding of the informal learning strategies and coping mechanisms used by older adults with limited literacy skills, investigating how they navigate and how they learn to navigate their daily lives in an advanced literate community such as the United States.

Research Questions

This research was guided by these questions:

How do older adults with limited literacy skills navigate and how do they learn to navigate their daily lives in an advanced literate community such as the United States?

- a. What kinds of informal learning strategies and coping mechanisms are used by these adults with limited literacy skills?
- b. What barriers and hindrances do they perceive they faced or are facing in their lives?

Staying mindful of the greater (sub) culture in which the participants live and the potential interaction of the culture on processes, relationships and outcomes, the plan of the study was to discover why and how the adults think and act as they do.

Research Design

A qualitative research approach was used for this study. According to Creswell (2005, 2013), characteristics of qualitative research that have developed historically have led to the recognition that (a) researchers need to listen to the views of research participants, (b) general, open-ended questions need to be asked, and collection of data occur where people live and work, and (c) the role of research has a place in advocating for change and bettering individuals' lives. In this study, the plan was to understand the experiences and individual realities of selected older members of the limited literacy culture.

The participants were adults with limited literacy skills. Through face-to-face interviews, I became aware of the learning strategies and ways of life adapted in their day-to-day activities. I

also observed some participant activities that displayed their learning strategies and presented the meanings of these actions in descriptive cases. The face-to-face interviews and descriptive research method provide an accurate description or picture of the status or characteristics of a situation or phenomenon.

There were several assumptions underlying this study. It was assumed that (a) older adults are lifelong learners, (b) learning occurs outside formal educational settings, and (c) older adults participate in informal learning activities where there is no specific occupation or educational goal and where learning is not their stated reason for participating.

Participants

Selection Criteria and Participant Selection Process

The participants of the study had to be at least 65 years old or older without a high school diploma or its equivalent. Also, the participants may or may not have been presently enrolled in an Adult Basic Education (ABE) or Literacy Program or have participated in an ABE program in the past. An additional requirement was that the participants be English-speaking.

The original intent was to use the snowball sampling method during this study. Specifically, the snowball sampling, or chain-referral sampling, is a non-probability sampling technique where existing study participants recruit future subjects from among their acquaintances. By definition, a chain-referral sample, or snowball sample, is created through a series of referrals that are made within a circle of people who know one another. Snowball sampling is often used when the population is hidden due to low numbers or the sensitivity of the topic. Further, such a method of selecting respondents operates as an efficient chain and is very helpful in the case of carrying out research in environments unapproachable for the researcher. Accordingly, I was relying on recommendations due to the sensitivity of the topic of addressing one's literacy capability. In this study, however, I was ultimately unable, unfortunately, to use this process because participants were a little skeptical to recommend others. Due to the sensitivity of the topic, the target audience sometimes felt their privacy would be violated and preferred to be recommended by a reliable source within their social network circle. As a result, I was unable to recruit participants through the snowball sampling concept. Snowballing sampling was not a trusted

process, at least for these specific older adults with limited literacy skills. Accordingly, I obtained male and female participants through personal contacts, voluntary participation from instructor recommendations of students at adult education and literacy programs and through recommendations from colleagues, friends and family.

Based on a recommendation from a colleague, I reached out to the Senior Services Coordinator of an Adult Living Facility. The facility was a community project of the colleague's sorority chapter. Initially, I was unable to speak with the group because my request had not been approved by the facility's main office. Since my request to speak with the residents and seek participants for my study had not been officially approved, the coordinator recommended I attend a game night activity so I could mingle with the residents. So when I came back to solicit their assistance for my study, they would have seen me, possibly interacted with me during the gathering and feel much more comfortable around me. The game night is a quarterly gathering held in the building and sponsored by my colleague's sorority chapter. There were tables set up in this meeting room. Each table had different types of games for the residents to play, such as wee bowl, Pokeno, dominoes and playing cards. The residents came into the room, found a game they wanted to play and enjoyed the company of other residents. I accepted the invitation and came to game night. When I arrived, residents also were arriving, and I spoke and continued to mingle. When a female resident asked who I was, I stated a member of the sorority. This comment was correct; I just was not a member of the sponsoring chapter. When I found the playing card table, I asked if I could play and got a partner. She was good at playing cards, and we as a team did well. After a few hands, I moved to another table and played a board game with a different group of residents. I wanted my face to be recognized. After about two hours, I departed. About a week later, I was able to attend the weekly session. The coordinator allowed me to make my presentation prior to their weekly meeting and discussion. At that point, I introduced myself and explained my study and why I was soliciting their assistance. Immediately, some of the residence recognized me from the game night activity and smiled. Some made comments like "she played cards or a board game with me." I smiled and realized that the interaction helped, and they felt comfortable with my presence. After my presentation, two individuals volunteered to participate in the study. I thanked them and stayed so I could listen to their weekly meeting and discussion, called "Think Well, Feel Well." This meeting,

held in the Community Room within the building on a weekly basis, provides an opportunity for the residents to come together in support of each other's mental, physical, social, spiritual and emotional well being. The meeting is conducted for about an hour and a half and provides a "safe space" in which residence can share their inner most feelings and thoughts about a variety of issues and topics without the information "leaving the room." There was a lady sitting next to me. I felt her staring, but I tried to ignore her and listen to the coordinator's presentation and the responses from the residences. After the meeting and discussion ended, I met with the two participants to obtain their contact information. Before leaving, the lady that sat next to me and that looked at me from head to toe during the presentation approached me. She stated, "I will volunteer for your study," and I said, "Great! and thank you". She said, "I did not volunteer immediately because I needed to check you out before I volunteered." The entire time she was speaking to me she was eyeballing me from head to toe. I smiled and said, "OK" and proceeded to obtain her contact information. As a result, I obtained three participants from the Adult Living Facility. I was excited.

Participant Confidentiality

Only the researcher had access to the collected data. The privacy of the participants was ensured through study protocols emphasizing confidentiality. The study protocols were explained and mutually agreed upon by the researcher and the participants prior to the interview. A participant consent form was included per IRB guidelines (see Appendix C).

Data Collection

The study was conducted over a period of time beginning in March, 2014 through December, 2015. For some participants, I learned, it was the first time they shared their "secret" that they had not completed high school. All participants were open to follow-up questions for clarification or, if needed, further information, which I was able to do on several occasions.

The core of the data collection and research process relied on interviewing seven participants and observing two of the seven participants in some of their activities. The semi-structured interviews consisted of in-depth telephonic and in-person (face-to-face) meetings. In the interviews I explored the participants' responses with the objective of having the participant

reconstruct her or his experience. My plan, which was carried out, was to interview each participant a minimum two times, with the interviews ranging from one to one-and-one-half hours. The in-person interviews allowed me to have a very personable conversation and possibly obtain a more genuine understanding of the learning experience. The use of interviews allowed participants to reflect on their experiences. This approach provided the latitude essential to permit an open-ended exploration of the topic, and it allowed the participants to speak for themselves. The semi-structured interview provided a way of capturing the participants' views in the ways in which they are expressed. To prompt the participants' full exploration, additional probing or exploratory questions were used (see Appendix D for a copy of the interview protocol).

By employing observation and interview methods qualitative data were collected on how the participants coped with challenges in their daily lives because of their limited literacy skills. Observations connected the researcher to the most basic of human experiences, discovering through immersion and participation the "hows" and "whys" of human behavior in a particular context. Since observation means being embedded in the action and context of a social setting, I embraced three key elements or guides of an observation study offered by Guest, Namey, & Mitchell (2012, pp. 76-77):

1. Getting into the location of whatever aspect of the human experience you wish to study.
2. Building rapport with the participants.
3. Spending enough time interacting to get the needed data.

The study also gathered information on how the participants seek help through their social networks. Interviewing participants in a more relaxed atmosphere let me gather information in a non-threatening way. They were free to express their frustrations, their achievements and what obstacles they faced in light of their not being able to read and write to full capacity in a literate society. The analysis of the collected data depicted each participant's experience in navigating to cope with the situations she/he faces because of her/his limited literacy. The descriptions of their everyday challenges and the coping mechanisms they employed were explained in detail. Differences and similarities of coping mechanisms among the participants were discussed.

Further, the observations provided an opportunity to reveal more detailed perspectives of the participants and their actions in a real time context.

Initially, I had planned to employ the participant observational approach of *shadowing*, which involves a researcher closely following a participant over a period of time. The researcher ‘shadows’ the participants from the moment they begin their day until they leave for home. Throughout the process the researcher asks questions that will prompt a running commentary from the participants. Such an approach does not rely just on participants’ accounts of their role in their day-to-day activities but views what they do because of the first-hand observation. Such a perspective is invaluable to the qualitative researcher (McDonald, 2005). Unfortunately, due to the challenges of the time needed (theirs as well as mine) and a potential intrusion on privacy, I was unable to employ the full practice of *shadowing*. I was able, however, to opt for in-depth observations of two participants in selected activities during afternoon periods. During this process, I wrote an almost continuous set of field notes.

Data Analysis

Data analysis was treated as an ongoing and cyclical process throughout data collection by continually staying mindful of any patterns or themes that appeared to be emerging as well as any deviation on such themes. Observations periodically pointed to the need for additional data collection from some participants. I was fortunate in that all seven participants were open to my returning to them on occasion. Information and insights developed during data analysis were captured in notes and memos attached to the appropriate data segments. Further, unsorted data were examined in their original context to identify patterns, and nests of patterns, as they occurred. This process was intended to allow the voice of the participants to emerge, which sheds light on their perceptions in the learning environment (Creswell, 2013).

Possible discoveries, such as patterns, sequences, processes, properties and dimensions emerged from the sorting and sifting process or from direct examination of the transcripts. Data analysis was facilitated through the use of a software tool developed for the purpose of supporting the qualitative research, Ethnograph by Qualis Research, and customized spreadsheets. This

approach provided electronic support for the development of a database of memos, data files, and other critical data, information and analytic products (Creswell, 2013).

Data verification and validation techniques were used to ensure credibility of the data and its interpretation. These techniques included review of the transcribed interview by the participant to ensure the participant's meaning was accurately captured, and internal consistency checks. A roughly two-week period of time between interview and follow up was selected to permit the participants time to reflect upon what was previously said, yet retain a fresh memory from the interview to follow up, thus enhancing credibility of the data. To orchestrate the follow-up, I contacted and talked with each of the participants for further clarification and any additional information they wished to contribute. All participants graciously accepted the invitation. Additional clarification and data were provided through this process, which reduced any potential misunderstanding. The interviews were recorded and transcribed, and the material in each interview was checked for internal consistency with other comments by the same participants. The internal consistency checks were done to identify possible misstatements or misunderstandings and help ensure clarity in the data.

A persistent concern and continuing interest underlying the qualitative method and procedure used in this study was to capture and collect authentic "knowledge of the learner" (Lesgold, Welch-Ross, & National Research Council, 2012). The design and goal of the entire project was to understand the participants' actual existential experiences as an older adult with limited literacy skills. Findings in this study about Learning Strategies and Coping Mechanisms of Older Adults are presented in Chapter IV.

CHAPTER IV

FINDINGS

The purpose of this study was to develop an understanding of the informal learning strategies and coping mechanisms used by older adults with limited literacy skills. The study examined how they learned to navigate tasks and develop coping mechanisms to function within their current living environment. Further, the study sought to understand how older adults handle perceived barriers and hindrances that they faced or that they are facing in their lives. As these processes are better illuminated, educators, service providers and family members of older adults can plan and assist more effectively. Specifically, this study sought to answer the following research questions:

1. How do older adults with limited literacy skills navigate and how do they learn to navigate their daily lives in an advanced literate community such as the United States?
 - a. What kinds of informal learning strategies and coping mechanisms are used by these adults with limited literacy skills?
 - b. What barriers and hindrances do they perceive they faced or are facing in their lives?

Seven older adults, ages 67-87, volunteered to participate in the research study and were interviewed. Further, of the seven, two adults allowed interaction in their environment through participant observation. Table 4.1 represents the demographic profiles of the seven participants. Pseudonyms are used for all participants.

Table 4.1

Participant Demographics

Name	Age	Race	Sex	Marital Status	Children	Highest Grade Completed	Employment Status
Miss Ann	76	Black	Female	Widowed	1	6th	Currently Employed
Miss B	67	Black	Female	Separated	3	10th	Disabled
Mr. C	73	Black	Male	Married	2	10th	Retired
Mr. J*	72	Black	Male	Married	6	10th	Retired
Miss L*	78	Black	Female	Divorced	5	11th	Retired
Miss Lil	75	Black	Female	Widowed	1	11th	Retired
Miss May	87	Black	Female	Widowed	4	10th	Deceased

*Note: *Participants who were both interviewed and observed.*

Results and Analysis

Five themes emerged that represent how the adults in this study with limited-level literacy skills learned to navigate their daily lives and their use of informal learning strategies and coping mechanisms to survive in a changing environment: (a) family support (presence or lack thereof), (b) social network (continue to exist), (c) GED Program (did not return), (d) independence (when assistance was not available), and (e) gained knowledge (to endure in a changing environment).

This study was so interesting because I had the chance to interact with older adults and learn through their experiences and their accumulated lifelong learning skills. Also, during this study I discovered a fact that was kept a secret from me. A close family member revealed that she did not complete high school, which was a surprise because I did not notice it while growing up in the household. It was also puzzling because I became an Adult Education instructor and still did not notice or recognize the shortfall within my family member. This revelation appears to resonate with the literature as well as insights from other professional practitioners that older adults often have a way of hiding or sheltering their shortfalls to carry on within the changing society (Dock, Dock, & Root, 1996; Kanonowicz, 1993).

The initial plans were to interview five older adults and of the five observe two. When I approached the five participants who would allow me to interview them, no one agreed to be observed. So, I found two more participants that met the criteria and agreed for me to observe as well as interview them. As a result, seven individuals, ages 67 – 87 years old, participated. All participants are African Americans--two males and five females.

What follows is a narrative story for each participant that illuminates the themes extracted from the study. Each is presented in alphabetical order as listed in Table 4.1.

Participant Narratives

Miss Ann's life journey. Miss Ann, 73, widow and mother of one child, is currently employed as a domestic worker two days a week in a client's home. Miss Ann lived with her mother during her early childhood. During her primary years of school, Miss Ann was often in trouble, continually fought and skipped school. At age 11, due to bad behavior and her mother's inability to control her, Miss Ann was sent to a farm/reform school by her mother. Miss Ann stated that:

The reason... I kept getting into fights and skipping school and my mother had to send me to farm school. The farm school is for girls who don't obey. If they don't obey and don't go to school, their parents will send them to farm school.

This type of facility is sometimes called a detention center. This facility did not have academic or educational classes. The facility provided guidance on domestic work such as making things, cleaning the facility and cleaning her room.

Family support. After about five or six years, Miss Ann was released to her family. During her stay, Miss Ann's mother had passed. As a result, Miss Ann was released to her only living family member, her brother.

Miss Ann wanted learn how to drive. Her brother taught her how the drive. When it was time to take the written exam, however, she had difficulty in understanding the material on the exam. I asked her, "What happened when you could not read what was on the test. What did you do?"

Miss Ann stated:

I would ask them, “How do you-what does this mean? Then they would explain it to me.

She was fortunate that the Motor Vehicle Administration employees assisted her to understand the test questions. Miss Ann was able to complete the driving portion of the exam with no problem as she remembered what her brother taught during her driving lessons.

Social network. A friend recommended she use an employment office to find a job. She landed a job at a laundry, where she worked for a year. Miss Ann stated that she experienced challenges in reading the instructions on the bottle of the cleaning products. As she explained:

I first didn't know what the word was because I was supposed to read it before I use it, so I was stammering a lot and I was going through it until I found it and got it-you know got it straight and I wrote it down.

As a result, she would read it over and over until it made sense to her. I asked if you read it and you still did not understand it, what would you do then? Miss Ann stated:

Well, I would read it again and then go by the first letter. I say this is C – you know, just like a baby when a baby talks-they'll start talking-they start doing like that.

Do you mean sounding out? Ms. Ann stated:

Yes, until I learned it.

In 1980, she met her husband, and they were married in the same year. Presently, Miss Ann resides in an adult living facility. Upon applying for the facility, her husband completed the application without Miss Ann's assistance. The application was approved, and they moved into the facility in 1986. Her husband passed away in 2006.

GED program. Miss Ann was placed in a detention center while in the 6th grade and was detained in the center for about five or six years. Due to the time that elapsed, Miss Ann decided not to return back to school to complete her high school education. Miss Ann stated that she did not reveal her shortfall of not having a high school diploma to her husband or child because she was scared and embarrassed of not having it. Her husband did have his high school diploma.

Independence. Miss Ann is independent and able to handle her personal business without assistance. She does her own banking, makes her own doctor's appointments, and shops for her groceries. She also handles her financial responsibilities such as paying rent and doctor bills. If she does not know how to do something, she knows how to reach out or ask for assistance. For example, when she needed to know the schedule for public transportation as she does not own a vehicle, Miss Ann explained:

I reviewed the bus schedule but found it difficult to understand. As a result, I had to read it several times until I understood and figured out the schedule.

If she still does not understand the schedule, she calls the bus company.

Gained knowledge. Presently, Miss Ann works two days a week doing domestic work, a position she obtained through an employment agency. She has been employed with this job for over 40 years. This scenario illustrates two ways in which Miss Ann gained knowledge: (a) through social networking with a friend on how to apply for work through an employment agency and (b) by improving her reading skills on directions for use of cleaning products. She passed the test and received her driving license. She has also learned how to live independently and apply what she learned regarding financial responsibilities (paying rent, banking, doctor bills) and skills needed to shop for groceries, make doctor appointments as needed, and ask for assistance when needed by telephoning the doctor's office or transportation system.

Miss B's life journey. Miss B was married several times. She is the mother of a daughter from her first marriage and twins from her second marriage. Presently separated from her husband, she lives alone in an adult living facility. Miss B was diagnosed with epilepsy after experiencing seizures at the age of 12. During childhood, her siblings teased her and referred to her as "sickly and lazy." Due to her medication, she was often drowsy and fell asleep on a regular basis. In high school during her 10th grade Economics course, she fell asleep and woke up when her teacher invaded her privacy by placing his hand under her dress in class. As a result, she hit him in the head with a textbook. Due to the incident, the administration felt the need to retain her in the 10th grade. Miss B did not tell anyone at the school of the incident in the classroom. Because of the incident, Miss B stopped attending school. At age 18, she was diagnosed as disabled and instructed not to work. As her daughters became older, she shared her

shortfall of not having a high school diploma with them. All three daughters received their high school diploma and have attended college but did not complete their degree programs.

Family support. Since age 18, Miss B has been diagnosed as disabled due to her epilepsy. Throughout her life, Miss B received limited support from her parents, spouses and family members. Presently, her daughters provide assistance by keeping track of her doctor's appointments

Social network. When I was collecting the data, Miss B did not mention friends during high school or her adult life. When assistance is needed on a personal or professional basis or if she encounters confusing matters, Miss B reaches out to a social worker. Miss B. is a quiet person who does not appear to become friendly with many people. She prefers to ask for assistance from a social worker who contacts her at the living facility due to her challenges with epilepsy and its treatment.

GED program. In her heart, Miss B had a desire to obtain her GED but was unable to enroll because of health concerns and caring for her children. Miss B did not try to return to obtain a high school education. At this time, she expressed a desire to attend classes for her GED, if the adult living facility offered this type of program. Miss B expressed concern and that the adult living facility has not implemented a GED course where she presently resides. Obtaining a GED remains a goal of Miss B. At this time, this adult living facility has not implemented a GED Program.

Independence. Miss B independently completes chores around the house. While working around the house, Miss B usually is able to read the instructions for food and cleaning products. But, if she experiences difficulty reading and cannot understand a word, she expands her knowledge through using a dictionary to look it up and see what she can find.

In making banking transactions, Miss B is aware of how to make withdrawals within the bank but does not use or know how to use the ATM for withdrawals. When she needs to pay bills, Miss B purchases money orders from the bank or another institution and uses this source to pay her bills. Miss B does not write checks to pay bills and feels more comfortable taking care of financial responsibilities by using the traditional form of money orders or cash only.

In communicating, Miss B independently makes appointments for doctors' visits and personal concerns. She also posts the reminder appointment card so she will not forget the dates.

When she makes telephone calls, she maintains a telephone book for reference. In most cases, she has memorized the numbers she calls frequently, and does not refer to her book too often.

Gained knowledge. Miss B. has learned the knowledge and skills she needs to live by herself: to meet her needs financially, take care of her home and herself in the adult living facility, and ask for assistance when she needs it for transportation, and medical care related to her epilepsy. She does learn about current events by watching television. Miss B needed to learn how to commute in the metropolitan area. She asked a resident at the facility where she lives if she could tag along to learn the system. This assistance and journey resolved Miss B's concern of independently riding the metro. Miss B relied on her knowledge of using the transportation system to expand her self-confidence.

Mr. C's life journey. Mr. C is 73, a husband, father of two children, and retired construction worker who owned and managed his own construction business. Mr. C stopped attending school because his sister was pregnant, his oldest brother had a broken foot, and his mother was bedridden. Mr. C. was in the 10th grade when these events occurred. As a result, Mr. C became the breadwinner and the sole financial provider of the family. Because of dedication to earn money for his family, he continued to work in construction.

Family support. As a teenager Mr. C provided financial support to his immediate family as his mother and siblings were unable to work due to illness or pregnancy. Mr. C continued to work near his home until construction projects ended. As a young adult, Mr. C received family support from his older sister and also provided financial support to his family. He had an older sister living up North whom he asked if he could come live with her to find a job. She agreed. Mr. C found a job working with his sister at a cleaners. He explained:

I worked there and I would continue to send money home to my mom so she could have money to support herself. And so did my other siblings: they sent money home too.

As an adult, Mr. C obtained construction employment and was able to provide financially for his immediate family (wife and children), older sister and mother. He received family support from

his sister with whom he lived when he moved from his home town, and sent money back home to his family. His wife provided support to his construction business and customers by typing the contracts for the construction work they requested.

Social network. Mr. C had a strong social network built upon his union membership, work on construction projects and his clients. Mr. C was a union member for 34 years and owned a construction business for 30 years that included “renovating a house from top to bottom.” When Mr. C received a contract for a job, he had a process in place for understanding the work and communicating with the client. Specifically,

I would go to Home Depot or Lowe's or any of the home centers – and with the homeowner – I would take the measurement: the size of the kitchen or the bathroom or the addition and Home Depot will design that. I would take that layout and I would go back to the home and double check the measurement and make sure they were right, and then we agreed on that they were right and the homeowner they would select what kind of material that they want – all the material I would document what they wanted – there was never a bait and switch: they would get what they asked for as long as they didn't violate the code – in terms of the layout that was easy to follow: I had no problem with that. They were easy to follow.

Mr. C was able to review the final product and ensure everything was correct based on the discussion and negotiation. Mr. C explained:

They gave me their thoughts and I put it on paper and I'd come home and have my wife to type it up. I'd go over it again and then I'd give it to the homeowners, let them know that they have time, you don't have to sign it tonight, but when you sign it then I need a deposit. And then we start. But once the homeowner signs it, I had three days before I start the job.

As the business owner and a union member, Mr. C was able to provide a service for construction work. He was very fortunate to have a wife who assisted when he needed to be assured of a decision personally and professionally.

GED program. Although Mr. C often planned to complete his high school education, he always put financial support of his family first. As a teenager, Mr. C did not return to school because he was the sole financial provider of the family and no one else was able to work. As an adult due to owning a business, construction projects through the union, Mr. C was not able to go back to school because:

It was difficult – I thought at the time – to go back from work, and part of it was I was embarrassed to go back at my age.

In 2011, Mr. C enrolled into a GED program and is still attending GED classes at the present time.

Independence. Mr. C is capable of reading and handling his financial business. He is able to read instructions and directions independently. If needed, but very seldom, he would seek advice from his wife. Also, in reading the basic things such as labels for food, medicine and instructions, Mr. C stated:

I don't know how I learned it. I just coped with it: I just did it. I just know that-doses of medicine and all –the strength of the medicine-I just know how to do it.

Further, if Mr. C performed chores in the home and if it required him to read the instructions or directions, he explained:

I'm not sure, but I'm able to manage it without any problem. Usually when we buy some furniture if it needs screws and nuts and bolts, my wife will buy a swing set for the kids and things like that- I would always tell her they sent too many screws, nuts and bolts. But anyway, it always worked out well for some reason.

Mr. C drives and explained how he used the Division of Motor Vehicles' manual to learn and was quizzed by his sister. Also, he explained how he was able to identify the road signs. Specifically,

Just getting the book. And once I got my license at 21 something like that-that's going way back. I would study the book, you know parallel parking, stop signs. She [my sister] would help me. I think they were all in the book. Who goes first? Who yields?

Understanding all those signs. All those signs were in the book. I did understand the signs.

Mr. C has a checking account and explained about opening the account and writing checks. He stated:

I could always read, but I couldn't read efficient enough like you would read or like my wife or daughter would read. But it wasn't as fast; it was like slower, you know a slower pace. In opening the [bank] account, they ask you a question, you know, you just fill out yes or no, your address, your social security number, your phone number- all pertinent information like that. Whether it's a checking account or savings account. In writing checks, I pay the mortgage every month. I don't know how I learned it. I just know how to do it, you know.

Mr. C communicates by mail with friends and family who live a long distance and are unable to visit regularly. He explained that:

Well, I don't write letters that much. I send them a postcard. I don't send as many postcards as I used to send for Christmas, birthdays and the rest of them. I just send a postcard, you know and things like that.

Mr. C also communicates with family members telephonically. He is able to read his personal mail and the newspaper. He prefers to watch TV because: *I would learn more [from] the TV. Because they have the up-to-date news, whether local or worldwide.* He makes his own appointments and explains how he keeps up with the appointments:

I come home and I put the date on the calendar, so that if my wife is planning something, she doesn't have to wonder when I have an appointment. And everything I'm going to do is on that calendar.

I have a calendar on my desk in the library. Everything I need, my wife can look on that calendar and she'll know exactly where I'm going.

Gained knowledge. Mr. C was able to learn through his first construction jobs as a young teenager, classes and membership in the union that enabled him to start his own business.

While residing up North in his late teens and early twenties, he explained:

There were some programs to assist minorities and you get a union license to do construction work and learn a different trade like reading a blueprint and learning how to run a laser. I took advantage of the program and participated in how to read blueprint. I got the basic understanding of it.

When I got into construction, there were programs set up through the Union that allowed me to go to evening classes to help set up scaffolding, to learn how to erect those scaffolding, to learn how to frame and you have to have a certificate to learn how to work on Union jobs.

You had to be a certified drywaller. I took advantage of that program. I further advanced taking blue-print[s] reading courses through the Union. These are some of the things that I did while I was working in heavy construction as a master carpenter.

Mr. C was a union member for 34 years and owned a construction business for 30 years that included “renovating a house from top to bottom.” When Mr. C received a contract for a job, he had a process in place on understanding the work and communicating with the client.

Specifically,

I would go to Home Depot or Lowe's or any of the home centers – and with the home owner – I would take the measurement: the size of the kitchen or the bathroom or the addition and Home Depot will design that. I would take that layout and I would go back to the home and double check the measurement and make sure they were right, and then we agreed on that they were right and the homeowner they would select what kind of material that they want – all the material I would document what they wanted – there was never a bait and switch: they would get what they asked for as long as they didn't violate the code – in terms of the layout that was easy to follow: I had no problem with that. They were easy to follow.

Mr. C was able to review the final product and ensure everything was correct based on the discussion and negotiation. Mr. C explained:

They gave me their thoughts and I put it on paper and I'd come home and have my wife to type it up. I'd go over it again and then I'd give it to the homeowners, let them know that they have time, you don't have to sign it tonight, but when you sign it then I need a deposit. And then we start. But once the homeowner signs it, I had three days before I start the job.

As the business owner and a union member Mr. C was able to provide a service for construction work. He was very fortunate to have a wife who assisted when he needed to be assured of a decision personally and professionally.

Mr. J's life journey. Mr. J, 72, married his 4th wife in 2010. He is the father of six boys, five with his first wife. He retired from the Metropolitan Transportation Authority (MTA) Transit System with 25 years of service as a conductor and train operator. Mr. J did not finish high school because his girlfriend became pregnant. Based on family morals, he married his girlfriend. This occurred while he was in the 10th grade.

Mr. J did not return to school because he moved to a new area with his wife and unfortunately,

I didn't have the type of wife that backed me and I was not going to cause a problem. So I decided to just not pursue it.

Mr. J stresses the importance of staying in high school to his children. His wife was aware he did not have a high school diploma because they were dating at the time.

Family support. Marrying as a teen-ager, Mr. J. was responsible for working and supporting his wife and child. After several marriages (a total of 4), Mr. J.'s current wife provides resourceful support due to his health of being diabetic. Mr. J.'s current wife is a Certified Nursing Assistant and able to ensure pharmacists are giving him the correct medicine. Mr. J communicates with family members and friends telephonically because of the distance between them:

Primarily when I communicate with my children it is telephone and text. My boys are spread out all over the map. It's funny. I've got one who lives in this area, somewhere, but I see him less than I see the other boys. I just went out to Arizona a couple of months

ago, which was my first time ever stepping foot in Arizona, because I have one son out there. He won't come back to the East Coast. I spent about four days there with him.

When chores in the home required reading instructions or directions or if he was faced with challenges of any type of instruction, Mr. J stated:

I just call my wife and give it to her. I'm not ashamed to say it.

Mr. J then explains that his wife, at his request, accompanies him to his doctors' appointments especially to the eye doctor and the cardiologist. He usually goes by himself for appointments regarding his diabetes.

Well we've got two cars now, but basically I drive myself to and from my appointments because I like for her to hear what's coming from the doctor's mouth herself. I have basically insisted that she accompany me, especially to my cardiologist and my diabetic doctor and my eye doctor. I recently had eye surgery on both eyes and she accompanied me. She had to do it because I couldn't drive, but she has gone with me to my cardiologist. I don't think she's been to the diabetic doctor, but we pretty much accompany each other with our doctors' appointments, just to be abreast firsthand of what's going on.

Social network. Mr. J's social network was developed through his church community and work environment. Mr. J has a good social network within his church community as he also volunteers to help as an Audio Technician. In his first job, warehouse stocking position, he was mentored by the foreman, learned the job and developed contacts during his tenure. His manager and mentor provided guidance on career opportunities related to the position he held with the MTA Transit System.

GED program. Due to lack of family support and making his family responsibilities and financial support a priority, Mr. J ended his high school education at the 10th grade level. After getting married, taking care of family and working, Mr. J decided not to return to complete his high school education. At the beginning of his first marriage, he did inquire about the GED program in his new community. Mr. J. did not pursue it because his first wife would not support

him in completing his high school education even though she was a high school graduate. With six children to support and four marriages, Mr. J. was unable to return to his high school studies

Independence. Mr. J is able to handle his personal and financial responsibilities independently. Mr. J did not have any problems in the banking process. Mr. J has a checking account and did not have challenges:

I can't say that they taught me. It was something that – I don't know. I guess I already – you just follow the check.

Mr. J watches TV and reads the newspaper to keep up with current events but his preference is TV. Mr. J makes his own appointments for the doctor and personal concerns. When he receives a reminder card from the doctor, Mr. J stated:

Due to my age, I come home, go straight to that calendar in the bedroom and I write down the date of who and what time I have to go.

Gained knowledge. Throughout his career, Mr. J. demonstrated flexibility and ability to master new skills and knowledge. At about 20, Mr. J accepted a blue-collar position with a hotel supply company. Mr. J was employed with this company for 17 years. Then, a position with the Transit System was offered with excellent HR benefits for him and his family. Mr. J stated:

All my kids' medical and my wife's, medical and stuff like that was taken care of through me. Unfortunately, they didn't need conductors, but they were willing to hire me as a bus driver. I didn't want no part of it, not driving a bus in no parts of the north. I'd seen what the kids do to the bus in the summertime with the water, then the traffic and, to be honest with you, I was afraid. So I turned it down and went back to work at my warehouse.

Then, about four years later, Mr. J explained:

June of '74 – to be exact, June 24, 1974 they called me for a conductor position.

During Mr. J's Transit tenure, he spent six years as a conductor and 19 years as a train operator, retiring with 25 years of service.

Observing assignment. – Mr. J. On May 18, 2014, I met Mr. J at his church. Mr. J is responsible for the audio set-up for the church service. Mr. J explained his duties as the Audio Technician. Specifically, he places the disk in the system for service recording and conducts a microphone check of all active microphones within the congregational room. This process was conducted from 0900 – 10:00 A.M. The church service began at 10:00 A.M. Due to the distance and travel time, I was unable to stay for the entire service and determine the full extent of his responsibilities.

My reflections on observing Mr. J. As the Team Lead of the sound system group, I witnessed a very confident individual attending to his duties. He was patient and competent in providing instructions to his sound system team. I would describe the interaction with the sound system team highlighted his skills as a mentor. I would not have known his capabilities and proactive attitude if I had not done the observation. The time I was able to spend observing him increased my knowledge on how adults with limited literacy skills are able to *hide* their lack of high school education in their interactions with their everyday life. (Kanonowicz, 1993)

Miss L's life journey. Miss L, 78, is divorced, mother of five children, grandmother of five and retired glass technician. Miss L married at 31 years of age and had five children (two daughters and three sons). She currently lives in an adult living facility that offers different classes on a regular basis. Miss L often attends classes in which she is interested. She also has made friends with the tenants who are from various cultures. Miss L's best friend speaks Spanish.

Family support. Although Miss L did not have strong family support as a child and teenager, she did receive assistance from relatives with whom she lived from age 17 till she married. As a mother and grandmother she provided support as needed to her five children and five grandchildren. She also provided assistance to her siblings when they needed help.

At age 8, Miss L was given to a couple, Mr. and Mrs. A, who lived about a 30 minute drive from her parent's home. This change in residency occurred because:

My father was an alcoholic and my mother suggested I live with this couple. I didn't attend school and I was responsible for working in the house. I kept the house cleaned and stayed with them during the week and went home on the weekend. I was paid \$8.00

per month by the family and I gave my mother my pay to take care of the family. In return, she gave me \$1.00 back.

Mr. and Mrs. A did not believe in African Americans pursuing opportunities of educational advancement. As a result, Miss L discontinued her high school education at the eleventh grade. She lived with the Mr. and Mrs. A until she was 17 years of age. She then moved to her aunt (mother's sister) and uncle's home where she lived till she married. Miss L also obtained a job doing domestic work and enrolled in a GED program.

Social network. Miss L developed a strong social network through her church community and workplace. At first, domestic employment was the only type of work she was able to obtain because she did not have a high school diploma. She was fortunate to be referred for a position at the American Medical Lab through a friend. At age 25, she began as a dishwasher at the lab and then promoted to a glass technician, reviewing results of drug and alcohol tests. This position allowed her to gain knowledge in a new area of employment. Later, she was promoted in the testing section and responsible for looking up specimens. This lab work was done manually and was more labor intensive as this was before computers were used. She was employed with the lab for 15 years before retiring. She is also fortunate to receive assistance from a church member to take her to appointments or grocery shopping, if she does not want to use public transportation or drive.

GED program. Miss L enrolled in night classes at age 17 to obtain her GED. During enrollment, she met her husband. She did not complete the GED Program after attending classes for eighteen months. Her husband did not complete his high school degree and he did not encourage Ms. L to return. Due to marriage responsibilities, raising children and taking care of siblings, she was unable to complete high school. As her children became adults, she shared her shortfall of not completing a high school degree, and they encouraged her to return, but she was having marital problems and health concerns and decided not to. She also shared her educational shortfall with her siblings, but they did not seem concerned. As time progressed, she became content with her educational background and did not try to improve it; she discontinued her pursuit for a high school diploma.

Independence. Miss L is capable of handling her personal and financial responsibilities. In order to communicate, she stays current by watching the national news on the TV. She also listens to the radio to stay current on national and local news and events

Miss L ventured out to independently enroll in a driving class. Upon the course completion, she was able to successfully complete the written and driving portion of the test and obtain her license without additional assistance.

Miss L also has the option of using public transportation. She knows how to either refer to the posted bus schedule in her building or call the bus system for assistance.

Miss L shared the system she uses in order to keep track of appointments:

Write it in my book. I mean on the calendar. I call it Sadie's black book. What I do, each time that I go to the doctor or have to go to the doctor, anything that's ever been done to me I write it in this book.

Gained knowledge. Miss L is a smart, inquisitive woman who is interested in learning about many topics. Although Miss L left high school at the end of 11th grade, she reads independently. Her everyday life experiences, work experiences, and interest in learning have helped her to read independently. For example, she attended a Spanish course in her building to gain knowledge and communicate better with a friend until it was discontinued. She also attends Bible study at her church and keeps abreast with current events by watching the news and reading the newspaper.

Miss L has maintained a checking and savings account. The bank's staff explained the process of having a savings account and writing checks. Miss L has remembered the process and also learned about maintaining the accounts from watching friends and family members.

Observing assignment. I observed Miss L two different times, May 23, 2014, and October 2014. In May, I observed her in a water aerobics class and then we went grocery shopping. In October, I attended a Bible study class with her.

I met with Miss L at her apartment in an adult living facility where we sat down and talked about 20 minutes getting to know each other. She shared that she has five children (two daughters and

three sons). We then went next door to the Community Center for her Water Aerobics class that she attends Monday, Wednesday and Friday for one hour. Miss L has been attending the class for about 16 years. I asked Miss L why she selected water aerobics. She explained that her doctor recommended it after she had a car accident, it was conveniently located next door, and the class lasted only one hour. I met the instructor (81 years of age) and watched as Miss L interacted with her classmates, the instructor and the lifeguard. Ten students were in attendance including Miss L. The water level for the class was about 2-3 feet deep. During the session, Miss L talked with her classmates as she exercised in the water. After the class, she went into the hot tub for 10 minutes.

After the water aerobics class, Miss L asked if I would take her to the Super Wal-Mart to shop for groceries. We proceeded to the near-by Super Wal-Mart to pick up a few grocery items. As we drove to the Wal-Mart, Miss L shared with me that her mentor at her church, gave her \$50 for groceries. I noticed that she did not have a grocery list or a calculator to keep track of the items needed or to determine if she would exceed her spending limit.

She obtained a scooter in the lobby so she could easily move around aisles in the store. As we proceeded to the different departments, Miss L would ask me to pull the items from the shelf or the refrigerator showcase. She would review the price and think about it for a minute, and sometimes she would keep the item and sometimes she would say “No, not this time” and we would proceed to another section. She picked up various items such as meat, cereal, produce and toiletry items. As we moved through the store, I could tell Miss L did this independently on a regular basis and was familiar with the layout of the store. She never asked for my assistance in calculating the total to ensure she did not exceed her budget. After about one hour, she said “I’m ready to check out.” We proceeded to the cashier to pay. When the cashier rang up the items, the items totaled \$49.30. She smiled, the cashier bagged her items, and we proceeded to the car. The day ended early evening. I returned Miss L back to her building, and she stated that she could make it back upstairs. I thanked her for allowing me to observe her for the day of water aerobics and grocery shopping.

My reflections on observing Miss L May 2014. I was amazed that she did not have a calculator, but in her head she was tracking the cost so she would not exceed her limit. I wondered how she could calculate the amount in her head so easily or had she purchased the

same items at the same time in the past and had an idea of the cost. As with Mr. J, through the power of observation I was able to see how Miss L was able to successfully navigate with limited literacy skills (Ansari, Mazzocco, & Price, 2013).

Second observation with Miss L. In October 2014, I attended bible study with Miss L at her church. There were a total of 10 attendees, 8 church members, Miss L, and Deacon J., the instructor. After Miss L introduced me to Deacon J and the church members, Deacon J asked me to assist him in serving refreshments to all the attendees. After the repast, Deacon J provided a prayer and the lesson began. His topic was “Evaluate Your Knowledge of the Bible.” Miss L sat among her church members and listened to the sermon. She volunteered to read scripture when Deacon J asked for a volunteer. She read it slowly and correctly. She also asked questions when it was requested during the session. After one hour of bible study, the lesson ended. Deacon J ended the lesson with a prayer. The bible study is held twice a week. Miss L has attended the bible study class for over 12 years and as I noticed that she was comfortable and confident in the environment.

My reflections on observing Miss L during Bible study. I observed a vivacious and outgoing individual. She was never shy and was proactive in the task at hand. As is customary in bible study, the Pastor provides the lesson and encourages the attendees to engage in the lesson. Miss L was eager to respond to the questions asked by the Pastor. I noticed that Miss L had studied the lesson and was well prepared for the discussion. She reads the bible on a regular basis and was able to actively participate in the lesson because of her knowledge of the bible. In fact, she was able to read the scriptures aloud with no errors. I noticed that she was not shy and asked questions if she did not understand the verse explanation, provided by the Pastor. I am reminded of the National Assessment of Adult Literacy (1992) that highlighted a coping strategy for functional literacy within African American communities. Researchers (Baer et al., 2009) found that African Americans had excellent memory skills and would commit bible passages to memory and could find the memorized passage in the Bible. When discussing the Bible passage with these individuals, the researchers learned that they had good comprehension, correct pronunciation and contextually brought understanding to the whole passage although they had difficulty reading the passage word for word.

Miss Lil's life journey. Miss Lil, 75, is a widow, mother of two, grandmother of two and a retired housekeeper. Miss Lil stopped attending school at the end of 11th grade because:

My mother had taken very ill and she had to be on bed rest for a whole year. She wasn't able to do anything but eat crackers and drink water. And at the time she was pregnant with my baby brother and I was the oldest girl at home. My three older sisters had gone to New York to work so that left me.

After she married, Miss Lil tried to go back to school several times. But:

My husband just went ballistic. I tried night school several times. But didn't finish.

Family support. Although Miss Lil received limited support from her birth family and husband, she provided strong support to her children and grandchildren. When one daughter died in her late 20's, Miss Lil accepted the responsibility of raising her two granddaughters. Miss Lil is a widow and communicates with family members by phone and through writing letters. If assistance is needed, her child and grandchildren are always available.

Social network. Miss Lil's Church family, neighbors and employers are her primary social network. The neighbors provided support to her while she was raising the grandchildren alone. For example, they watched the grandchildren when they returned from school until Miss Lil returned home from work. Her employer noticed her transportation challenges helped her by giving her a car. This gift really eased the problems for commuting. Unfortunately, she did not know how to drive. She enrolled in a driving class at a local college. She did not have any problems understanding the material in the class and was able to pass the driving and written exam.

GED program. The pursuit of a H.S. diploma was a barrier that she could not change without having problems in the household from her husband. She attempted to return to school but her spouse became upset at the thought of her returning back to school because he would be responsible for the additional responsibilities of taking care of kids and performing household duties.

Independence. Because she did not have a high school diploma, she found that the only job she could find was housecleaning. She explained:

It was to take a job, because you know you had to fill out that form of education – it was the type of job like housekeeping that I never wanted and my mother never wanted for us. But it was take that type of job to take care of your two children and your household or else, you know – you had to do what you had to do the best you could with what you had. And it turned out, you know, I worked in several homes and it wasn't – I didn't have a hard time but, you know, the pay was good and, you know, but it helped keep food on the table, clothes on the two kids and this, you know, the household.

And then as time went on I went to the employees [employer] to seek, you know, more work. And I got this job with one family which became a blessing in disguise and I learned a lot through that family. And I worked there for 33 years.

Miss Lil is independent regarding many aspects of daily living that require literacy skills. For example, Miss Lil stated that when she is doing chores, she does not have difficulty reading instructions on a box or a container or anything as far as understanding items in a spray bottle. She did not have major problems preparing for her driver's test or reading the instructions for the test. She stated that when she did have a question, she would consult, Mr. C. who was an employee of the company where she took the driving course. When Miss Lil applied for occupancy within the adult living facility, she completed an application and did not have problems completing the application.

Miss Lil reads her personal mail without assistance. She also reads the newspaper and watches TV, but does not have a preference between the two to keep up with current events.

Miss Lil makes her own doctor appointments, and after receiving the appointment reminder card, she annotates it on her calendar as a reminder. Miss Lil communicates with family members through writing letters and chatting on the phone.

Gained knowledge. After her husband departed, Miss Lil learned how to run a household independently, take care of two grandchildren, and survive financially in an ever-changing society. When Miss Lil opened a bank account, she was able to read and fill out the application independently. Miss Lil learned to write checks by seeing. Specifically,

Uh-huh. And then by reading these – you know, you sign your name here, you put whatever the check will be you write that down.

Miss Lil shared her educational shortfall with her children and grandchildren. Her grandchildren were surprised that she had not completed her high school education. Miss Lil also commented regarding what she learned while assisting the grandchildren with homework,

I guess when they got old enough and I had to start helping them with their homework and stuff like that. I helped them with their homework. I had it right but that wasn't the way they did it anymore.

Miss May's life journey. Miss May, a widow of 18 years and mother of four girls is 87 years old. She was an only child and always had family support. She stopped attending high school when she became pregnant after completing tenth grade. At that time, girls who were pregnant were not allowed to continue their education at the high school she attended.

Family support. Her mother was unable to assist her during the day, as she worked and Miss May needed one-on-one guidance in taking care of a new baby. Miss May had to learn to read labels of food, medicine and instructions to take care of the baby. She explained:

I would underline or circle it (the word) until someone would come by that I felt comfortable asking.

In addition, Miss May's mother was forced to get another job to support the family (Miss May and the baby). When necessary, family members took care of the baby and Miss May earned some money house cleaning.

She did not go back to school, *because I had to take care of the baby and try to provide for myself.* Her family encouraged her to marry the father of her child, who had been drafted by the Navy. Miss May married the father of her child and then he departed for his military assignment. Miss May, then followed her husband's recommendation to move with his family as he was the "breadwinner."

When Miss May arrived at her in-laws' home, she obtained help from her mother-in-law and sisters-in-law. At that time, one sister-in-law, who was older also had a baby the same age and

was able to provide one-on-one guidance in caring for the baby. During her stay with her in-laws, Miss May also learned to cook and take care of her financial needs. Because of the new environment, she was unable to obtain employment.

After two years in the military, Miss May's husband was honorably discharged. Miss May and her husband moved to a new community where he found a job as a petroleum operator at a neighboring military base. Because of his military service, Miss May's husband enrolled in the military community GED program and obtained his GED.

As a result of her failing health and inability to drive, Miss May's daughters assist her in various ways. For example, they take her to doctors' appointments, beauty shop appointments, church service on Sunday, grocery shopping (or they obtain a list and get groceries for her). Additionally, they will review bills with her and make the payments.

Also, because of her limited sight, her oldest daughter programmed the house phone with frequently called numbers. This keeps her from having to memorize a number or review her family telephone book. She telephonically communicates with her daughters' daily, close friends and family members weekly.

At the present time, her eye sight is limited and her knees are weak. She relies on her three oldest daughters to assist in her personal and professional concerns.

Social network. Miss May has several female friends and church members who provided social network support. Upon their arrival in their new community, they participated in chartering the Presbyterian Church within their neighborhood. She and her husband (along with 55 others) became Charter Members of the neighborhood Presbyterian Church. As a young couple, the church members became their social network. The social network was a reciprocal source of support for all. Members would receive assistance as needed and would provide assistance to others as needed.

About six months after Miss May relocated with her husband and child, she obtained employment within her church as a cook. After Miss May had worked 1 ½ years as a cook at the church, the Director of the day care became ill, and the Session, Governing Body within a Presbyterian Church, asked Miss May to be the Acting Director until the position was filled.

Because of the responsibilities, Miss May did not feel comfortable applying for the job but was willing to be Acting Director until the position was filled. After about four to six months of interviewing, the Session selected a Director. At the same time, the Church Session encouraged Miss May to teach the two-year-old class as Session members noticed her enjoyment and effectiveness with the younger children. After the Director was in place for about a year, the Session appointed Miss May as the Assistant Director of the day care. As the Assistant Director of the Presbyterian Daycare Center, she had the opportunity to work with countless young people and was instrumental in their early childhood development. Also, the Session wanted a member of the church on staff and a member able to monitor the business of the day care.

For the next 30 years, Miss May continued to work as the Assistant Director of the day care and raised four girls who graduated from college. The three oldest daughters became teachers at the middle school, high school and county office level while the youngest worked for the U.S. Government. As they grew older, her daughters often helped her with classroom planning and doing bulletin boards. She shared with her daughters that she did not graduate from high school. The three oldest daughters live about 15 minutes' drive from her home and continued to help her as needed.

GED program. Although three of her daughters were educators, Miss May did not inquire or attempt to enroll in a GED program to get her diploma. During that time, having a high school diploma was not a priority. Just as long as the couple was surviving in everyday life and earning an honest salary, life was good.

Independence. Miss May was dependent on family and her in-laws in the early years of her marriage. As time progressed and Miss May networked with church members, she gained courage and developed confidence in her abilities to raise a family, to be employed and have a leadership role in the daycare center. Miss May developed the confidence to solve daily requirements that arose with her responsibilities within the daycare center or with her family. Although Miss May didn't have a H.S. diploma, she was able to independently take care of the baby as she gained confidence in her skills from the help of family members and friends. She also used her intuition to solve daily requirements, meaning, she learned how to cook and take care of financial needs for the family.

Gained knowledge. Miss May needed to learn skills to support her family. She began employment within her church as a cook. As time progressed and staff was needed, Miss May was asked to step in as the Acting Director until the position was filled. Because Miss May knew of her educational shortfall and concerned someone would find out, she did not apply for the job but obtained the experience and knowledge for the job. At the same time a teacher's position at the two year old level was needed and the Church Session noticed her interaction with the kids and encouraged her to teach the class. She accepted the position. Her experience and knowledge was continuously growing. After the Director had been in place for a year, the Session appointed Miss May as the Assisting Director. As a result, she had progressed up the employment ladder from a cook to a teacher and then an Assisting Director without a high school education. This progression was based on gained knowledge, experience and trust within her church community

On December 16, 2015, Miss May passed away. It was a pleasure speaking with her and gaining a better understanding of the informal learning strategies and coping mechanisms she used as she dealt with the challenges she faced. She will be missed.

Thematic Analysis

This section draws from the narrative data discussed above for each participant to offer a composite picture of each theme, illuminated with examples and discussion from the participants' life stories. In drawing a composite picture of the last two themes, *independence* and *gained knowledge*, much overlap became apparent that warranted the development of a consolidated theme entitled *gained knowledge through self-directed pursuits*. Thus, four final themes resulted: (a) family support (or lack thereof), (b) use of social networks, (c) desire to complete, but non completion of GED, and, as indicated above, (d) gained knowledge through self-directed pursuits.

Family support. The theme of family support was pervasive throughout the stories of all seven participants. Different variations on the theme, however, were revealed: such as the participant's receipt of support, lack of, or non-support, and instances where the participants were offering support to the family as teen-agers and continued to send money to their families as adults.

One participant, Miss May, was fortunate to receive support from her in-laws in raising a new baby. At sixteen, Miss May became pregnant and her family encouraged her to marry the father which she did. After the baby was born, Miss May moved to live with her in-laws. Her sister-in-law also was a new mother and provided the one-on-one guidance and support to Miss May.

In some cases, participants did not receive support from family members. Miss L lived with Mr. and Mrs. A who were of a different race and did not believe African Americans should pursue educational advancement. As a result, they discouraged her from finishing her senior year. When Miss B was in the 10th grade, she hit her teacher on the head after she found his hand under her dress, Miss B did not tell the school administration or her mother of the incident because she was afraid her family would come out to the school and confront the teacher. As a result, she stopped attending school and never returned.

Often the categories were not mutually exclusive. For example, some of the participants did not receive family support in teen years but provided support to their family as adult. About one year after her daughter's death, Miss Lil accepted the responsibility of raising her two grandchildren. Miss Lil's husband did not want to raise any more children and decided to leave the marriage. This new responsibility of caring for grandchildren and assisting with their homework changed her life. This change required her to redirect her focus to taking care of family members and not pursuing a high school education.

Other participants did not receive assistance either from a family member or friend but nevertheless, independently supported the family financially and through the provisions of resources and services. For example, Mr. C stopped attending school because he had a sister who was pregnant, the oldest brother had a broken foot and his mother was bedridden. As a result, Mr. C became the breadwinner and the sole financial provider of the family. Because of dedication to earn money for his family, he continued to work in construction and stop attending school. He continued to send money to his mother for several years. Mr. J became a father as a teen-ager before finishing high school. His wife and mother of the child did not support him returning to school. In his fourth marriage, his spouse was very supportive especially in explaining written directions, taking correct dosage of prescribed medicine and encouraging him to complete the GED program.

Using social networks. Social networks are friends, coworkers, and acquaintances who are connected by interpersonal relationships and are important to the participants as they navigate through their life journeys (Ell, 1984). Data from all seven participants included how a friend, coworker, or acquaintance interacted with them in their daily life and continue to do so today.

Miss Ann's friend recommended an employment office to her in finding her first job. Miss Ann was successful in obtaining a job through the employment office at a laundry, where she worked for a year before she found another job. Miss Ann's brother assisted her in learning how to drive. When it was time to take the test, Miss Ann had difficulty in understanding the material on the exam, so the Motor Vehicle Administration (MVA) staff assisted her in understanding the questions. Based on her brother's guidance and the MVA staff assistance on the test, Miss Ann passed the test and received her license.

Miss B, who suffers from epilepsy seizures, is unable to work and is unemployed. When assistance is needed on a personal or professional basis or if she encounters confusing matters, Miss B reaches out to a social worker or her daughters. Her daughters also assist by maintaining the appointment reminder card in their possession in the event Miss B forgets her appointment.

When work ended in his hometown, Mr. C's sister encouraged him to live with her up North. He found a construction job and was able to continue to send money to his family. As time progressed, Mr. C gained more building skills and started his own construction business. Upon receiving a request from a customer, he would jot down the request on paper and his wife would type it for the customer. As a result, he provided support to his family and received support from his wife in his construction business.

When Mr. J considered accepting a position with the MTA Transit System, he met with his supervisor for guidance. His supervisor suggested he take the Transit System position because the current company could not provide the benefits he would receive with the Transit System. Mr. J took the job and retired after 25 years with the Transit System.

Miss L was fortunate to be referred by a friend to a position at the American Medical Lab. She was employed with that company for 15 years until retirement. Miss L also received assistance

through social networking from a church member who takes her to the grocery store and shopping.

Miss Lil received support from her church family in raising the grandkids and her employer in monetary gifts. Miss Lil was working during the day and unable to be home when the kids return from school but her church member lived nearby and made sure the house was open and kept an eye on the children until Miss Lil came home. When Miss Lil retired in 2005, her employer of 40 years gave her another car as a retirement gift and a retirement fund which she receives monthly.

As an active member of the church, Miss May had an effective social network throughout her adult life centered on her employment within the church. For example, the Session appointed her as the Acting Director of the Day Care Center when the Director became ill. At the same time, the Church Session encouraged Miss May to teach the two-year-old class as Session members noticed how she enjoyed working with the younger kids. The Session appointed Miss May as the Assistant Director of the day care, a position she held until she retired.

GED program. All seven participants had a desire to complete their high school education, only two, Miss Lil and Mr. C, returned to a GED Program. Currently Mr. C is enrolled in a GED program, having enrolled for a second time at 73 years old. A variety of barriers or hindrances seem to have interfered with the hopes and plans of the other participants: For example, adverse memories of the schools years (Miss Ann and Miss B), lack of support from spouse (Miss Lil and Mr. C), embarrassed to admit to anyone that they did not graduate from high school (Miss Ann, Mr. C and Miss May), lack of time due to child care and jobs (Mr. C, Mr. J, Miss L, Miss Lil and Miss May), being OK with their life without a High School diploma (Miss Ann, Mr. J, Miss Lil, and Miss May).

Gained knowledge through self-directed pursuits. Even though none of the participants had received a high school diploma, they have been able to initiate learning, found jobs independently or enrolled in classes. The participants shared many examples of how they were pro-active in learning independently. The following paragraphs highlight how their reasons for continuing to learn support the literature of andragogy (Kapp, 1833), (Knowles, 1968, 1975,

1980/1970, 1986, 1990), (Lindeman, 1927), theory of margin (McClusky, 1963, 1970, 1971, 1974) and self-directed learning projects (Tough, 1971, 1978, 1979a, 1979b, 1982).

Miss Ann was able to find domestic work through an employment agency. After filling out the application with some guidance, she was able to land a job at a laundry, then domestic work at a residence. As a result, she was employed with this employer for over 40 years.

Miss B wanted to learn how to commute independently in the Metropolitan area. She consulted a resident in the building to help her learn the system. She took the journey with the resident and learned how to ride on the metro system. Today, Miss B relies on the knowledge gained of using the local transportation system to expand her self-confidence. While working around the house, Miss B is able to read the instructions for food and cleaning products. But, if she experiences difficulty reading and cannot understand a word, she expands her knowledge through using a dictionary to look it up and see what she can find.

While Mr. C was residing up North with his sister, he independently found a program for minorities with the construction union. After becoming a union member, he continued to take classes offered by the union to improve his construction knowledge and skills. Mr. C initially enrolled in a GED Program in November 2011. About 3 years later, he stopped attending. In December 2015, he re-enrolled and is presently attending classes to obtain his GED.

Mr. J continued to be open to informal learning that helped him on his job, volunteer work at his church, financial skills, driving and other skills needed in today's world.

Miss L has sought and continues to actively seek learning from asking for help, to enrolling in classes. She reached out for help through her Church's mentoring program and was assigned a mentor. When Miss L needs assistance personally or professionally, she reaches out to the church mentor. She went to the bank and asked the staff how to open a checking and savings account. The banking staff explained the process of using a checking and savings account. She remembered the process and also learned how to review her check and savings accounts by watching friends and family members. When Miss L wants to learn something, she often enrolls in a class. For example, she has attended a water aerobics class for 16 years when her doctor recommended exercise after a car accident. She enrolled in a Spanish Class and attended for

about a year and a half until the class was cancelled so to better communicate with her friend who was fluent in Spanish.

Miss Lil independently opened a checking account and learned to write checks by watching others and applied for occupancy within the Adult Living Facility, completing the application without any problems. She also independently found employment in housekeeping which she did for 33 years. Upon retiring in 2005, her employer provided her a retirement fund. Due to Miss Lil's daughter's death, Miss Lil willingly accepted the responsibility of raising her daughter's two children. When she helped them with their math, she learned that her method produced the correct answer but not with the same process as used in their classrooms. Thus, she learned a new way to calculate the assignment.

Miss May accepted the job opportunities that her church asked her to do. She held several positions within the Church's Daycare Center. Specifically, she was a cook for about a year and half, then, accepted the position as Acting Director, and later when asked again, she finally, became the Assistant Director. Not only did she gain knowledge to lead but she became confident in her ability to teach the children and perform the other duties and responsibilities that came with the job. For example, as a teacher of the two year olds, she guided and facilitated daily activities of the children, maintained an assessment of each child, held parent conferences to discuss the child's individual development, eat with and assist the children in development of social and self-help skills, attend staff training and meetings, maintain a safe and healthy classroom environment and use the playground as an extension of the classroom.

Data pertaining to how older adults navigate their daily lives varied among the participants. It was clear that Family support and Social Network were and continue to be high priority areas within the lives of the participants. The theme of family support (or lack thereof) was particularly persistent throughout the stories of all seven participants and some participants conversely supported their families whether financially, child support to grandchildren, etc. The majority, however, benefitted from family support and in those instances family support was top priority. The participants' strong reliability on family support suggests that they felt more comfortable with the family than outsiders and perhaps did not worry about their secret of not having a high school degree being known or revealed.

The conclusions and implications of the qualitative research of older adults with limited literacy are presented in Chapter IV. Conclusions supported by the literature highlight the process of how older adults navigate in their daily lives. Recommendations for professional practice and future research especially pertaining to informal strategies and coping mechanisms are also proposed.

CHAPTER V

SUMMARY, DISCUSSION, CONCLUSIONS, AND RECOMMENDATIONS

Catalyzed from my observations of limited literacy older adults while working as an adult basic education teacher, and supported by the literature indicating a need for further study of these individuals, I pursued this research. My aims were to better illuminate their life paths and to give them voice with regard to how they navigated and learned to navigate life, coping mechanisms and learning strategies employed, and perceived hindrances and barriers that presented them with challenges.

The purpose of this chapter is to provide a summary of the research conducted, further discuss the interpretation of the findings and consider implications for practice and future research. Where the study resonates with, is dissonant from, and augments previous efforts is also highlighted. Beyond the data-based results, the chapter concludes with an exploration of my reflections and insights garnered about the topic and during the research process.

Using a qualitative approach, this study examined how older adults with limited literacy skills learned to navigate and develop coping mechanisms to function within their current living environment. This study sought to answer the following research questions:

1. How do older adults with limited literacy skills navigate and how do they learn to navigate their daily lives in an advanced literate community such as the United States?
 - a. What kinds of informal learning strategies and coping mechanisms are used by these adults with limited literacy skills?
 - b. What barriers and hindrances do they perceive they faced or are facing in their lives?

The study included seven older adult participants (five women and two men), ranging in age from 67-87, with limited literacy, none of whom had finished high school. I conducted interviews with all participants in their natural settings. In addition to the interview, to obtain a better first-hand understanding of their life style and how they were navigating I accompanied and observed two participants through selected afternoon activities. The process was designed to allow the voice of the participants to emerge, which shed light on their perceptions as they

learned to navigate their daily lives in an advanced literate community. As stressed by McDonald (2005), this process also enabled me, as a researcher, to move through observation beyond a reliance on the participants' account to view what they do. In fact, I was able to embrace three key elements of observation offered by Guest, Namey, and Mitchell (2012): (a) getting into the location, (b) building rapport, and (c) spending enough time interacting.

After the initial interview, I expressed to the study participants that there may be a possibility of follow-up interviews, and all graciously agreed for me to follow-up with them as many times as needed. Because we had developed a good rapport, they quickly and willingly responded to my follow-up queries, and some even revealed that this was the first time they had shared such information with others, especially their lack of a high school diploma. Data analysis was treated as an ongoing and cyclical process throughout data collection by continually staying mindful of any patterns or themes that appeared to be emerging as well as any deviations on such themes.

In general, findings revealed that although these older adults did not have a high school diploma, most of them were able to obtain employment that did not require high school completion. It is important to note, however, that these older adults grew up in a world that no longer exists, a world where one could secure a well-paying job and support a family with an 8th grade education, where "networking" referred to one's circle of family and friends, and where re-tooling and continuing education were not part of their lexicon. In resonance with the work of Tough (1971, 1978, 1979a, 1979b, 1982), however, much informal learning continues to transpire in their lives, countering assumptions in the literature and in practice that limited literacy adults do not engage in learning. In that respect the study corroborates the work of Bridgeland, DiIulio, & Morison (2006) as well.

Research Question 1: How do older adults with limited literacy skills navigate and how do they learn to navigate their daily lives in an advanced literate community such as the United States?

Five main themes emerged across the narrative stories of the participants: (a) family support (or lack thereof), (b) non return to a GED begun, (c) use of social networks, (d) independence (when assistance was not available), and (e) gained knowledge (to endure in a changing environment).

Thematic analysis across the narratives offered a composite picture of each theme, but revealed

an overlap between *independence* and *gained knowledge* that warranted development of a consolidated theme entitled *gained knowledge through self-directed pursuits*. The resulting four themes are discussed below.

1. *Family support or lack thereof* (including a variation on the theme in which the participant actually supported the family). One participant, for example, Miss May, was fortunate to receive support from her in-laws in raising a new baby. At sixteen, Miss May became pregnant, and her family encouraged her to marry the father, which she did. After the baby was born, Miss May moved to live with her in-laws. Her sister-in-law, also a new mother, provided one-on-one guidance and support to Miss May.

In some cases, participants did not receive support from family members. Miss L lived with Mr. and Mrs. A who were of a different race and did not believe African Americans should pursue educational advancement. As a result, they discouraged her from returning to school. When Miss B was in the 10th grade, she hit her teacher on the head after she found his hand under her dress. Miss B did not tell the school administration or her mother of the incident because she was afraid her family would come out to the school and confront the teacher. As a result, she stopped attending school and never returned.

Often the categories were not mutually exclusive. For example, some of the participants did not receive family support in teen years but provided support to their family as adults. About one year after her daughter's death, Miss Lil accepted the responsibility of raising her two grandchildren. Miss Lil's husband did not want to raise any more children and decided to leave the marriage. This new responsibility of caring for grandchildren and assisting with their homework changed her life. The change required her to redirect her focus to taking care of family members rather than pursuing a high school education.

Several participants received little if any support from family or friends early in life, but nevertheless independently supported the family financially and through the provision of resources and services. For example, Mr. C stopped attending school because he had a sister who was pregnant, the oldest brother had a broken foot and his mother was bedridden. As a result, Mr. C became the breadwinner and the sole financial provider of

the family. Because of dedication to earn money for his family, he continued to work in construction and stopped attending school. He continued to send money to his mother for several years. Mr. J became a father as a teen-ager before finishing high school. His wife and mother of the child did not support him returning to school. In his fourth marriage, however, his spouse was very supportive especially in explaining written directions, taking correct dosage of prescribed medicine and encouraging him to complete the GED program.

2. *Non return to a GED program begun.* All had a desire to return to a GED program but only two returned, and currently only one is still matriculating having enrolled for a second time at age 73. A variety of reasons for non-return emerged: embarrassed to admit lack of high school diploma, lack of time due to child care and jobs, being okay with their life without a high school diploma, adverse memories of the school years, and lack of support from spouse. These are a few of the major challenges they faced.
3. *Use of social networks.* Social friends, acquaintances, and co-workers connected by interpersonal relationships played an important part in helping most of the participants navigate through their life journeys. This finding clearly resonates with previous literature (Fingeret, 1983; Lubben & Gironde, 2003; van der Kamp & Scheeren, 1996). Data from all seven participants included how a friend, co-worker, or acquaintance interacted with them in their daily life and continue to do so today. Miss Ann's friend recommended an employment office to her in finding her first job. As a result, Miss Ann was successful in obtaining a job at a laundry, where she worked for a year before she found another job. Miss B, who suffers from epilepsy seizures, is unable to work and is unemployed. When assistance is needed on a personal or professional basis, or if she encounters confusing matters, Miss B reaches out to a social worker or her daughters.

When Mr. J was considering accepting a position with the Transit Company, he met with his supervisor for guidance. His supervisor suggested he take the Transit position because the current company could not provide the benefits he would receive with the Transit System. Mr. J took the job and retired after 25 years with the transit system.

Miss Lil received support from her church family in raising her grandchildren and support from her employer in monetary gifts. Miss Lil was working during the day and unable to be home when the children returned from school, but her church member lived nearby and made sure the house was open and kept an eye on the children until Miss Lil came home. When Miss Lil retired in 2005, her employer of 40 years gave her another car as a retirement gift and a retirement fund which she receives monthly.

As an active member of the church, Miss May had an effective social network throughout her adult life centered on her employment within the church. For example, the Session appointed her as the Acting Director of the Daycare Center when the Director became ill. At the same time, the Church Session encouraged Miss May to teach the two-year-old class as Session members noticed how she enjoyed working with the younger children. The Session appointed Miss May as the Assistant Director of the daycare, a position she held until she retired.

4. *Gained knowledge through self-directed pursuits* (meaning the ability to pursue information based on how something was learned or experienced). Even though none of the participants had received a high school diploma, they have been able to initiate learning, found jobs independently or enrolled in classes. The participants shared many examples of how they were pro-active in learning independently. Specifically, Miss Ann was able to find domestic work through an employment agency. After filling out the application with some guidance, she was able to land a job at a laundry, then domestic work at a residence. As a result, she was employed with this employer for over 40 years.

Miss B wanted to learn how to commute independently in the Metropolitan area. She consulted a resident in the building to help her learn the system. She took the journey with the resident and learned how to ride on the metro system. Today, Miss B relies on the knowledge gained of using the local transportation system to expand her self-confidence. While working around the house, Miss B is able to read the instructions for food and cleaning products. But, if she experiences difficulty reading and cannot understand a word, she expands her knowledge through using a dictionary to look it up and see what she can find.

While Mr. C was residing up North with his sister, he discovered a program for minorities with the construction union. After becoming a union member, he continued to take classes offered by the union to improve his construction knowledge and skills. Mr. C initially enrolled in a GED Program in November 2011. About three years later, he stopped attending. In December 2015, however, he re-enrolled and is presently attending classes to obtain his GED.

Mr. J continued to be open to informal learning that helped him on his job, his volunteer work at church, financial skills, driving and other skills needed in today's world.

Miss L has sought and continues to actively seek learning from asking for help, to enrolling in classes. She reached out for help through her Church's mentoring program and was assigned a mentor. When Miss L needs assistance personally or professionally, she reaches out to the church mentor. She went to the bank and asked the staff how to open a checking and savings account. The banking staff explained the process of using a checking and savings account. She remembered the process and also learned how to review her check and savings accounts by watching friends and family members. When Miss L wants to learn something, she often enrolls in a class. For example, she has attended a water aerobics class for 16 years and attended a Spanish class for about a year and a half until the class was cancelled.

Miss Lil independently opened a checking account and learned to write checks by watching others and applied for occupancy within the Adult Living Facility, completing the application without any problems. She also independently found employment in housekeeping which she did for 33 years. When she retired in 2005, her employer provided her a retirement fund. Due to Miss Lil's daughter's death, Miss Lil willingly accepted the responsibility of raising her daughter's two children. When she helped them with their math, she learned that her method produced the correct answer but not with the same process as used in their classrooms. Thus, she learned a new way to calculate the assignment.

Miss May accepted the job opportunities that her church asked her to do. She held several positions within the Church's Daycare Center. Specifically, she was a cook for

about a year and half, then accepted the position as Acting Director, and later, when asked again, she finally became the Assistant Director. In addition to these leadership positions, Miss May also taught the two-year-old class. Not only did she gain knowledge to lead but she became confident in her ability to teach the children and perform the other duties and responsibilities that came with the job without formal education.

Research Question a: What kinds of informal learning strategies and coping mechanisms are used by these adults with limited literacy skills?

Based on the study, the following strategies and coping mechanisms were identified while interviewing/interacting with or observing the participants. Specifically,

- Family support
- Use of social networks
- Gained knowledge through self-directed pursuits

Family support was persistent among all seven participants. Most family members knew of the limited literacy shortfall and could help without the participants explaining why assistance was needed.

Social network or friends, acquaintances, and coworkers connected by interpersonal relationships played an important part in helping the participants navigate through their life journeys. Data from all seven participants included how a friend or family member interacted with them in their daily life and continues to do so today.

In gaining knowledge, although the participants did not receive a high school diploma, they were able to initiate learning, find jobs independently or enroll in classes. This proactive action showed their continued desire to learn.

Research Question b: What barriers and hindrances do they perceive they faced or are facing in their lives?

Based on the interview and observation exercise, the participants did not perceive barriers and hindrances within their everyday life. The participants seemed to accept life's challenges and

used the family support and social network to accomplish and navigate the needs for themselves and their families.

Perceived from an observer perspective, however, and based on the literature, barriers and hindrances abounded, such as those articulated by Cross (1982), discussed later under adult learning models and their resonance with my findings.

Adult Learning Models Reviewed and the Present Study

Knowles' Andragogy

Resonating with Lindeman's (1926) view of adult learning, Knowles' rendition of Andragogy advanced the following four original assumptions:

1. As a person matures his or her self-concept moves from that of a dependent personality toward one of a self-directing human being.
2. An adult accumulates a growing reservoir of experience, which is a rich resource for learning.
3. The readiness of an adult to learn is closely related to the developmental tasks of his or her social role.
4. There is a change in time perspective as people mature from application of knowledge to immediacy of application.

Of the four assumptions, the participants of my study only related to two, No. 1 and 2. The data generated did not permit me to suggest further relevance.

1. As a person matures his or her self-concept moves from that of a dependent personality toward one of a self-directing human being.

All seven moved from dependent to self-directing. Specifically, Miss Ann was a troubled child, but as she grew she became independent and presently is employed. Miss Ann was able to find domestic work through an employment agency. After filling out the application with some guidance, she was able to land a job at a laundry, then domestic work at a residence. As a result, she was employed with this employer for over 40 years.

Miss B wanted to learn how to commute independently in the Metropolitan area. She consulted a resident in the building to help her learn the system. She took the journey with the resident and learned how to ride on the metro system. Today, Miss B relies on the knowledge gained of using the local transportation system to expand her self-confidence. While working around the house, Miss B is able to read the instructions for food and cleaning products. If she experiences difficulty reading and cannot understand a word, however, she expands her knowledge through using a dictionary to look it up and see what she can find.

While Mr. C was residing up North with his sister, he discovered a program for minorities with the construction union. He continued to take classes offered by the union to improve his construction knowledge and skills. Mr. C initially enrolled in a GED Program in November 2011. About three years later, he stopped attending. In December 2015, he re-enrolled and is presently attending classes to obtain his GED.

Mr. J continued to be open to informal learning that helped him on his job, volunteer work at his church, financial skills, driving and other skills needed in today's world.

Miss L has sought and continues to actively seek learning from asking for help, to enrolling in classes. She reached out for help through her Church's mentoring program and was assigned a mentor. When Miss L needs assistance, personally or professionally, she reaches out to the church mentor. She went to the bank and asked the staff how to open a checking and savings account. The banking staff explained the process of using a checking and savings account. She remembered the process and also learned how to review her check and savings accounts by watching friends and family members. Miss L often seeks a class, when she wants to learn something new. For example, she has attended a water aerobics class when her doctor recommended exercise after a car accident. She attended a Spanish Class to better communicate with her friend who spoke Spanish.

Miss Lil opened a checking account and learned to write checks by watching others and completed the application for occupancy within the Adult Living Facility without any problems. She also independently found employment in housekeeping which she did for 33 years. When Miss Lil helped her granddaughters with their math, she learned that her method produced the

correct answer but not with the same process as used in their classrooms. Thus, she learned a new way to calculate the assignment.

Miss May accepted the job opportunities that her church asked her to do. Not only did she gain knowledge to lead but became confident in her ability to teach the children and perform the other duties and responsibilities that came with the job. For example, as a teacher of the 2-year-olds, she guided and facilitated daily activities of the children, maintained an assessment of each child, held parent conferences to discuss the child's individual development, ate with and assisted the children in development of social and self-help skills, attended staff training and meetings, maintained a safe and healthy classroom environment and used the playground as an extension of the classroom.

2. An adult accumulates a growing reservoir of experience, which is a rich resource for learning.

All participants also added to their growing reservoir of experience. One area, improving their reading ability, was a common addition to all participants' reservoir of experience.

Reservoirs of experience emphasized in the Knowles' model, however, can take many forms and seem relevant to all the models discussed on the forthcoming pages. McClusky, for example, discussed next, has identified five types of learning needs (and motivation) of older adults in his long-standing theory: (a) coping, (b) expressive, (c) contributive, (d) influence, (e) transcendent. Although outside the scope of the data collected in the present study to draw conclusions, insights gleaned by engaging in the interview and observation process suggested that an area such as "transcendent" or getting beyond matters such as lack of a "comfortable" life yielded the ability to perceive as ordinary challenges of life on planet Earth, what others would consider barriers. This point is discussed later under Cross's model, which illuminates situational, dispositional, and institutional barriers to pursuing learning (both organizational and self-directed).

In general, as the older adults in this study traversed the path of life they seem to have developed experience in many areas, which may have provided and may still be providing fortification for the manner and mode of their learning in this stage of life. It may be important to keep this observation in mind with regard to all of the models (i.e., the role that the reservoir of experience

of limited literacy older adults may play in better understanding and applying each model to this population), a fruitful area for future research.

McClusky's Theory of Margin

Alluded to above were McClusky's five motivational areas of need in older adults:

1. Coping needs—if minimal literacy and self-sufficiency levels are not met, however, a surplus of power to meet higher needs is absent.
2. Expressive needs—activity carried out for its own sake; time is usually required by each person for some expressive activity.
3. Contributive needs—altruistic desire to serve others; surplus margin is utilized outside of “self” or coping requirements.
4. Influence needs—desire for political skill and wisdom; surplus energy and resources may go to improving related skills.
5. Transcendence need—rising above age-related limitations; learning to balance power and load.

The importance of McClusky's theory is that it speaks to the everyday events of life transitions that all adults, especially older adults, encounter. McClusky's model (1963, 1970, 1971) conceptualized a ratio between the “load” (L) of life, which dissipates energy, and the “power” (P) of life, which allows one to deal with the load.

Limited literacy in older adults can increase one's load and, accordingly, decrease one's power to navigate these purported needs of life. Based on my study, while the model is relevant to all participants, I have selected to discuss two as illustrative examples. Specifically, these participants represent the Load (L) in life from hiding or being ashamed of not having a high school diploma. It feels like a heavy burden. The power (P) of life is the capability to deal with the truth of not having the diploma, including the release of energy when one feels comfortable sharing that “secret” with others. I was privileged to experience that process with such revelations from several participants about what they considered a “shortfall” and the “burden” it created.

Miss Ann was ashamed and did not share her shortfall of having a GED with her husband or children. Therefore, her power was diminished because she did not engage in self-improvement projects and settled for domestic work. Sharing her “secret” with me, she told me, was the first time it was divulged to others.

Miss May was ashamed of not having the high school diploma; therefore, she did not apply for the Director’s position when it became available. She settled for the lower position of teacher.

Resonating with Barton, Appleby, Hodge, and Trusting (2012), I also had the opportunity to observe resiliency that accompanied and resulted from the adversities and barriers associated with functioning adequately during daily tasks and routines. Miss L’s narrative is just one example. In growing up, Miss L was reared by a couple that did not support African Americans pursuing opportunities of educational advancement. Yet, she was able to develop positive relationships with her co-workers, neighbors and church members. These relationships were instrumental in a series of promotions.

Illeris’ Three Dimensions of Learning

The model considers three aspects of learning: cognition, emotion and society. The cognitive dimension involves knowledge and skills while the emotional dimension consists of feelings and motivation. The dimension labeled *sociality* is the dimension of external interaction, such as participation, communication, and cooperation (Illeris, 2002). All three dimensions, often in different proportions, are present in a learning situation. In the examples provided below, from my study, the sociality dimension seemed prepotent. As an aside, it may be important to keep in mind that all the models presented herein provide a different lens with which to view the learning process.

Results of the present study showed that three (Mr. C, Miss L, and Miss May) of the seven participants illustrated all three dimensions of Illeris’s Model.

Mr. C illustrated the three dimensions in terms of what he learned from his construction jobs as a teenager through classes (cognitive dimension), and especially through social relationships and union membership (sociality) in starting his own business. He was highly motivated (emotional dimension) to earn money to support his family. Further, Mr. C gained courage and continued to

improve his knowledge and communication skills in the 35 years he worked on construction projects. Now retired, he is motivated to complete his GED and has re-enrolled in a GED program at the present time.

In a blended manner, Miss L illustrated the three dimensions of Illeris's Model in her desire to learn and communicate with people. She enrolled in a Spanish course within her building to gain knowledge in a foreign language and communicate better with a friend in her building that speaks Spanish. She also participates in a mentoring program within her church. During my observation with Miss L, I noticed how she was able to calculate amounts in her head without assistance of a calculator, needing to write down on a pad or asking someone for assistance.

In a similar manner, Miss May illustrated the three dimensions of Illeris's Model throughout her long career at the Daycare center. She moved up the employment ladder within her church from a cook, to a teacher of the two-year-old level, then to the Assistant Director. Miss May developed self-esteem, which encouraged her to accept the promotions. The progression afforded her the opportunity to work with countless young people and be instrumental in their early childhood development.

Jarvis (Learning Process Model)

According to Merriam, Caffarella, and Baumgartner (2007) "Jarvis's model begins with an adult's life situation, or more correctly, an adult's experience" (p. 100). [Quoting Jarvis,] 'Even miseducative experiences may be regarded as learning experiences.... *All learning begins with experience*' (1987, p. 16; italics in original). Some experiences, however, are repeated with such frequency that they are taken for granted and do not lead to learning" (Merriam et al., p.100).

How the Jarvis model emphasizes life situation: Not all life experiences lead to learning. Those in which one does not change or learn to cope with the situation can lead to stagnation. Some experience results in no change. Results of this study showed that only one of the seven (Miss B), was unable to benefit from experience in life situations. Although Miss B has a desire to obtain her GED, due to epilepsy seizures, she concentrated on her limitations relying on family and social worker to help, thus leading to stagnation in not completing her GED.

Ausubel's Subsumption Theory

In Subsumption Theory, learners build upon basic foundational knowledge and assimilate or organize information in more meaningful ways for use in different problem situations. The learner is able to problem-solve, retain knowledge and acquire further knowledge. Ausubel's theory is of particular relevance to problem solving abilities of older adults with limited literacy backgrounds and lack of exposure to critical thinking activities.

Based on Ausubel's theory, three (Mr. C, Miss L and Miss May) of the seven participants serve as good examples of those who demonstrated problem solving ability during their lifetime. Specifically,

Mr. C, as a teenager, was required to support his immediate family and did not finish high school. As a result, he was required to handle the household responsibilities and problem solve when needed. Also, as a business owner of a construction company, he was sometimes faced with solving problems to meet his customer requests, as stated in their contracts. .

Miss L, a young child, living in an environment where she was treated differently because of the color of her skin, required her to be tolerable of the living environment and learn to endure the problems that she was faced on a daily basis.

Miss May, as a young first time mother, living in a new environment with her in-laws, applied her problem solving techniques by quickly learning how to take care of a baby and take care of the household chores through guidance from her in-laws. Moving away from her immediate family members, whom she could trust, to her in-laws, whom she did not know, forced Miss May to cope with a new environment and new family members and solve problems as they arose. As an adult, she further developed problem-solving skills as she progressed to more responsible positions at the Church Daycare Center and solve problems as they occurred.

Tough's Learning Projects

Adults who are driven to learn and succeed, even in the midst of adversity, often are self-directing and may undertake *learning projects* in pursuit of their acquisition of knowledge. Learning projects are deliberate efforts to gain knowledge, retain information, acquire a skill or

change in some manner. The success of such projects relies upon: setting achievable goals, locating necessary resources, and devising strategies for the learning project. Research by Tough (1979b) reported that 70 percent of adult learners in his study were involved in learning projects designed by the adult learners themselves.

Tough's model focuses on the independent development of a project of improvement with achievable goals and strategies. The project is characterized by independent efforts to gain and retain knowledge related to a new skill or change in status. Important to note, however, is that Tough considered an array of projects from the structured to the less structured but still with deliberate aims. Some "projects" are more process than product oriented.

I offer from my study two of the seven participants (Mr. C and Miss L) who developed their own specific learning projects.

Mr. C's narrative clearly involved a learning project. He was initially employed as a construction worker but eventually formed and managed his own company. His wife and social relationships provided by union membership were valuable resources mobilized to achieve his goal and change occupational status. In the process of implementing his plan, without training or consultation, he demonstrated independent self-direction. He acquired knowledge, competence and skills in banking, formal contractual agreements, and business management.

Miss L's narrative also demonstrated the essential features of Tough's model. Miss L was able to change her occupational status, mobilize resources, and acquire knowledge and skills largely through a series of independent self-directed projects. Because of her self-directed social interest, Miss L was able to form important relationships with co-workers and members of her church. These relationships were instrumental resources in a series of promotions from domestic worker and dish washer to skilled laboratory technician. Similarly, she achieved recognition as a competent participant in bible study at her church.

Cross's "Characteristics of Adult Learners" and "Chain-of-Response (COR) Model"

At the heart of Patricia Cross's proposed model (Cross, 1982) are three variable factors that are relevant to participation (or non-participation) in organized adult learning activities, but also as

relevant to self-directed initiatives: namely, situational, institutional and dispositional potential barriers.

Situational refers to one's situation in life (e.g., lack of time, finances, child care and transportation). Many of the participants in the study experienced these variables. For example, Mr. J, after getting married, taking care of family and working, did not have time to attend GED classes and decided not to obtain a diploma. Miss Lil's spouse departed from the marriage when she took on responsibility of raising two grandchildren due her child's death. These concerns discouraged her drive to obtain a diploma and limited her availability to attend classes. Mr. C had to withdraw from school while still in the tenth grade, since he had become the sole financial provider for his family: he had a pregnant sister, a brother with a broken foot, and a mother who was bedridden.

Institutional refers to barriers created from an institutional base such as an inconvenient location. Miss B recognizes this issue with her continual query to this researcher as to when the GED classes are going to be brought to the Assisted Living Facility. Miss Ann has also been affected by institutional barriers. Placed in a detention center in the 6th grade due to bad behavior, she stayed in the facility, which did not have academic or educational classes, and remained there for six years. Due to the time that elapsed, Miss Ann decided not to return to school. Miss Ann had lost her motivation to obtain a diploma. Another type of institutional barrier, endemic to that time period when these older adults were of school age, was the policy of disallowing pregnant or married girls from attending traditional public school. Study participants such as Miss May, who became pregnant at 16, were forced to drop out. Institutional barriers can sometimes manifest in the form of an educator as well. For example, in the case of Miss B, suffering from epilepsy and on medication, she fell asleep in Economics class and was jolted awake with the hand of the teacher under her dress, invading her privacy. After hitting him on the head with a book, and the repercussions that followed, she never returned to school.

Dispositional barriers refer to those individual or culture/subculture values and attitudes that have been internalized and may interfere with the learning process.

On an individual level, Miss Ann was shy and hid her secret of not having a diploma. As a result, she settled for domestic work to support her livelihood. Miss May was embarrassed at not

having a diploma. As a result, she did not apply or engage in any form of developmental opportunities. With regard to cultural values, Miss L was given to live with a couple during the week because her father was an alcoholic. She was paid to clean the house but the couple did not believe in African Americans pursuing educational opportunities. She thus discontinued her education at the 11th grade. It is difficult to discern, however, if she internalized the value or whether she had no choice.

These variables, of course, rarely occur in isolation and more often there is interaction among them to result in what Cross terms a Chain of Response (COR). I have selected Mr. C and Miss May to illustrate such a trajectory.

The Chain of Response (COR) model, sequenced in stages A-F, explores the relationship among the variables in terms of one's inclination (or not) to pursue learning: Stage A involves self-evaluation (and one's confidence in learning), Stage B involves attitudes associated with learning, (based on one's own past experiences and of one's reference group), Stage C involves expectations of success or not (based on a combination of A and B), Stage D involves life transitions (either gradual or sudden changes that often influence motivation to pursue learning, Stage E involves the role motivation plays in transcending barriers, and Stage F involves importance of receiving accurate information in order to pursue opportunities.

Two of the participants (Mr. C and Miss May) of the participants clearly illustrated Cross's model. They progressed through all stages of the Chain of Response (COR). The remaining participants did not progress through the COR stages. They were blocked by barriers that prevented them from further development earlier in the Chain of Response.

Mr. C illustrated Cross's Model. In Stage A, Mr. C exemplified confidence in learning by joining the union, learning a trade and developing a construction business. He also inquired about the GED Program within his community and is presently still enrolled in the class. In Stage B, Mr. C shows an interest in learning by being enrolled in the GED class and the development and learning he receives through his construction business. In Stage C, Mr. C states that he has been successful opening a construction business without a high school diploma and how social networking through the union membership may have assisted. In Stage D, Mr. C's life story shows a life transition of how he grew from an unskilled teenager supporting a

family to a successful owner of a construction company, while at the same time trying to improve his skills by taking a GED course. In Stage E, Mr. C explains how not having a high school diploma motivated him to enroll in the GED class, motivated him to join the union membership to gain knowledge. Finally, Stage F, Mr. C addresses how important it is to receive accurate information so you do not interpret information incorrectly, especially regarding his work with construction projects as a business owner and as an employee on larger construction projects.

I have also chosen Miss May to illustrate Cross's Chain of Response (COR) Model. She is an example of someone who, despite what might be viewed as barriers from an observer perspective, has succeeded in navigating the curves that life has thrown. At the young age of 16, she experienced an institutionally perpetrated barrier in the form of a policy during that era that disallowed her from attending the traditional public school because she was pregnant. So, she had to drop out. Consequently, she embraced responsibility at a young age, had several more children with 3-4 years apart and more than a decade later another child. She needed to learn skills to support her family so she began employment within her church as a cook. Embarrassed at not having a high school diploma, she passed up an opportunity to embrace an Acting Director position, for which she was invited to apply. This event actually motivated her to seek knowledge for the job but in the interim someone noticed her comfort level with children and she was hired as a teacher for two-year-olds. What started as a barrier and "load" turned into an opportunity where she could apply her growing knowledge base regarding children, a feat she had embraced at a young age, and turn that into employment.

By that time, her confidence in learning (Stage A) was growing and her attitude toward learning increasing, including her self-esteem, by accepting more responsibility from being a cook to being selected to be a teacher of the two year old class. Her level of self-esteem allowed her to accept the new position. Insufficient self-esteem would have rejected the new position. In addition, she accepted the challenge of Acting Director until the position was filled. Her level of self-esteem gave her confidence. At the same time, she was holding two positions, teacher of the two old class and Acting Director. In terms of Cross's Stage B, Miss May showed a positive attitude toward learning as a result of her early experience as described in stage A. In Stage C, Miss May's passion for educating children motivated her to accept and maintain the teaching and

leadership role within her place of employment. Unlike the Cross model where Stage C signifies expectations of success or failure in learning, such self-evaluations did not seem to be on her radar screen; rather, her expectation was more in line with the expectation that she would survive. This progression for a person with limited literacy skills shows that success without a diploma is possible. When the Session subsequently appointed Miss May as the Assistant Director of the Daycare center it was a life changing event (Stage D). The church “Session” seems to have seen something in her that she could not see, thus increasing her motivation to embark upon a continuous improvement path. This progression brought on transitions within her life that required more time on the job, preparation of lesson plans as a teacher and leadership responsibilities as an Assistant Director. In Stage E, Miss May was able to obtain and maintain competitive positions of employment without having a high school diploma. This success motivated her to strive more. Finally, Stage F, Miss May’s accomplishments at the Daycare Center addresses how important it is to receive accurate information so you do not interpret information incorrectly.

Conclusions

This study offers several insights on how older adults with limited literacy skills navigate and how they learn to navigate their daily lives in an advanced literate community. The themes that surfaced, Family support or lack thereof, GED Program (Did not return), Use of social networks, and Gained knowledge through self-directed pursuits provided insight on navigating within their daily lives. Of the four themes, family support was instrumental in all seven participants and a strong source of their everyday lives, for better or worse.

The research by House (1981) provided a framework for different kinds of support. According to House (1981), for example, social support is the functional content of relationships that can be categorized into the following four broad types of supportive behaviors or acts:

- *Emotional support* involves the provision of empathy, love, trust, and caring.
- *Instructional support* involves the provision of tangible aid and services that directly assist a person in need.
- *Informational support* involves the provision of advice, suggestions, and information that a person can use to address problems.

- *Appraisal support* involves the provision of information that is useful for self-evaluation purposes, in other words, constructive feedback, affirmation, and social comparison. (House, 1981, pp. 23 – 26)

Based on my study, these supportive behaviors resonated with my participants. For example,

Emotional Support – Of the seven participants, two (Miss Lil and Miss May) received consistent emotional support. Miss Lil was very fortunate to have a caring and trusting employer. Her employer noticed that Miss Lil was using public transportation to get to work, so they purchased a car for her and they purchased a car for Miss Lil’s granddaughter when she was leaving for college out of state. Miss May also had a loving and trusting relationship with her daughters. As time passed, and Miss May’s eye sight was failing, her daughters stepped in and took her to the doctor, to her hair stylist and took care of paying her bills.

Instructional Support – With the exception of job-related instructions, only one (Miss B) received instructional support. Miss B was diagnosed as disabled. As a result, she was unable to work and could not handle her personal and professional concerns independently. When needed, she reaches out to a social worker or her daughters to assist with personal or professional concerns. This observation is related to her receipt of guidance and instruction with business concerns related to bills, assistance with prescriptions, residential notices and assistants with appointments.

Informational Support – Of the seven, all seven received informational support. Each participant received some form of advice, suggestions and information to address concerns within their lives. As a result, they took the guidance and continued to navigate within their day to day lives.

Appraisal Support – Examples of those who received appraisal support are Mr. C and Miss Ann. Mr. C took the feedback from his social network community and, along with his own interest and initiative, he pursued classes in the construction field. Later, he started his own construction business. Miss Ann’s friend advised her to use an employment office to find a job. So, Miss Ann responded to the feedback and landed a position at the laundry.

During my interviews and observations, the participants never complained about health concerns being a barrier for their educational shortfall. This does not mean they did not have this concern;

they just did not tend to complain in general. In fact, as discussed above, participants were confronted with what would be considered barriers by the Cross model but seemingly did not perceive such elements as barriers; rather, more as life challenges that they seemed to take in stride.

This study was the first time that three of the participants (Mr. C, Mr. J, and Miss L) revealed that they did not have a high school diploma, to someone other than family members. In terms of the McClusky model, I am hopeful that this disclosure may have released some of their load and energy used in holding onto the “secret” and contributed even a bit more power for their pursuits.

The following recommendations are based on observations of these older adult participants with limited literacy skills. A number of ideas collected in this study are relevant for professional practices associated with programs for older adults with limited literacy.

Recommendations for Professional Practice

1. Implement an Adult Basic Education (ABE)/GED course at the Adult Living Facilities/Community Centers. The intent is to motivate the older adults that the option is available and still attainable. Such a venture is consistent with the successful adult education practice of bringing programs to the participant as is often done in work places and correctional facilities. Such a recommendation is also a specific suggestion and plea from one of the participants in this study (Miss B).

As I interviewed and interacted with the participants and learned how they regretted not completing their high school degree, I knew that a program in their building or facility was a must. Also, one of my participants (Miss B, noted above) continually asks me when I call or come to the building, “When will the GED Program start?” I think my topic’s focus and how I am telling their story has generated an interest within my participants to go back to school and obtain a High School Diploma.

2. Provide awareness of invalid assumptions that Adult Education Instructors, counselors of older adults and mentors may have about older adults with limited literacy skills.

As I conducted this study, I saw the strategies and coping mechanisms used by these older adults. As I conducted my study, I witnessed how these older adults used learning strategies and coping mechanisms to sustain everyday requirements within their lives. Through the initial interview and follow-up meetings, I was able to earn trust from each of the participants. They saw how I was obtaining information to tell their story so older adults without a high school diploma would not be viewed as illiterate or incompetent. Further, I am able to show how their accomplishments reflect differently. Specifically,

- Mr. C, through his own initiative, enrolled in classes related to construction work. Later, he became a construction worker and began his own construction business.
 - Miss May moved up within her daycare center job. She started as a cook, then as a teacher of two-year-olds. . After the Director departed, she was asked to hold the Acting Director's position until the position was filled. After the position was filled, she became the Assistant Director of the Daycare Center until she retired.
 - Miss L enrolled in a Spanish Class and attended for two years until it was cancelled. This was done so she could communicate with a friend within her building.
3. Need for volunteers and professionals to spend time and gain trust with older adults with limited literacy skills.

I noticed as my calls and visits became more frequent, all the participants began to communicate more freely about their lives. Each time I called or performed a follow-up interview, they appeared to be more comfortable in our interaction.

As volunteers and professionals volunteer their services, hopefully the older adults will feel comfortable in their presence. These volunteers could assist in taking the older adults to the bank, grocery shopping or taking them to pampering appointments (beauty shop, barber shop or a pampering appointment). The older adults may enjoy the bonding time. Also, this would give the older adults the opportunity to learn a skill or task from watching and listening to the volunteer. The older adults may feel comfortable to ask questions that they were embarrassed to ask a stranger. At this

point, the communication barrier is diminished and they may be more open to communicate.

4. Validate the current skills that limited literacy adults have and other skills they may need or want to have.

Gaining a sense of trust is very important to obtain when communicating with older adults. I was referred by a mentor, friend and counselor to all the participants within my study. As a result, my participants appeared to be comfortable to speak with me. When I interviewed them, some shared their current skills. But most times, I had to be more specific to arrive at that question about desires and interests.

A number of research related concerns accompany conclusions drawn from this study of older adults of limited literacy. Different conditions and sociocultural contexts may alter experiences of other groups of older adults with similar limited literacy skills. The following research proposals are seen as directly related to the results reported in this study.

Recommendations for Future Research

1. Develop research, qualitative and quantitative, on what limited literacy adults can do but not on their deficits.
2. Perform a shadow experience within a qualitative study with limited literacy adults. Observations were helpful but only provided a *snapshot* of how the participants navigate and hide their limited literacy abilities. I had the opportunity to observe two of the seven participants. In one instant, I was able to see first-hand when coping mechanisms were used to compute the grocery bill amount in her head and ensure the amount did not exceed the amount on hand. Further, I witnessed how an older adult learned how to independently operate equipment for church service and perform a sound check with a team for church service. In both instances, the older adults were calm and reflected a sense of being capable to handle the task. Due to limited time, I was only able to perform observations. I highly recommend shadowing experience with older adults and it should last one or two weeks. Such an approach would give the researcher the opportunity to see a trend or pattern of the lifestyle of the older

- adult. I think by performing this shadow experience, counselors, educators or mentors can detect how to better serve the older adults.
3. Perform this study (How older adults with limited literacy skills learned to navigate and develop coping mechanisms) in a different State or Region. Determining if these skill concerns, barriers and hindrances, strategies and mechanisms are universal and would be useful. Also, in lieu of an urban environment, as was done in this study, perform a similar study in a rural environment.
 4. Results of this study suggest that comparative lifespan research would be useful, both conceptually and practically. Perform a comparative study of childhood, adolescence, and adulthood in order to identify barriers and strengths associated with each life stage. An indispensable element in the entire limited literacy enterprise is to gain more accurate *knowledge of the learner*. The Lesgold, Welch-Ross, and National Research Council (2012) survey of barriers to literacy, particularly cognitive neuroscience data, indicated uncertainty as to the influence of life stages in literacy. The life-span perspective views human development as a series of age-related changes from conception to death. Different periods of the life-span are associated with qualitative and quantitative differences in the human experience.
 5. How might older adults be viewed with regard to handling informal learning strategies and coping mechanisms if they were not living independently, as were the participants in this study?

Reflections and Insights

In retrospect and reflection, beyond the literature reviewed in Chapter 2, *The Anthropic Principle* proposed by Lefebvre (1995) maintains that all human endeavors presuppose conditions that allow human agents to exist, observe, and interact with a given setting. A corollary of the anthropic principle suggests that the existence of human agents is limited by conditions that permit presence, observation, and interaction with settings. Observations from this study suggest that training programs for older adults of limited literacy recognize and remove social relationship barriers that prevent and interfere with client's engagement and participation.

A powerful tool in this regard is to create conditions and settings that allow for the authentic existence of clients of limited literacy and establish an *empathetic relationship*. A positive *empathetic relationship* allows the client to grow and develop without defensive barriers that prevent engagement of their potential. Empathy is important in recognizing, understanding, and appreciating the person with whom one is listening. Barriers are *Exchanges* that deny or completely erase others' existence by *I-It*, or *I-You* formulations (Buber, 1970). A healthy *I-Thou* relationship can be achieved in the *Present Moment* (Buber, 1970).

Irvin D. Yalom (1980) points out that *Here and Now* interactions are of utmost importance. The *Here-and-Now* focuses on what is happening in the *Immediate Present*. It is not a focus on the person's historical past, (the *There-and-Then*), nor on the person's current outside life, (the *There-and-Now*), but what is happening in the moment of *Exchange* (the *Here-and-Now*).

Consistent comparison data using the *I-Thou* model in a matched group design for limited-load and regular students at Richard Bland College (Petersburg, VA), showed no significant differences between the two groups (Havis, 2016). Limited-load students were deficient in English and Math skills and predicted to fail carrying a normal semester load. Initial deficiencies in the limited-load students were removed following exposure to the *I-Thou* method in a one semester course (Psychology of Effective Learning).

In closing, this study drew together a number of conceptual issues usually considered separately. Conceptual schemes underlying the many studies associated with literacy can be seen as governed by disciplinary domains and paradigms. Paradoxically, while valuable information is revealed in each, alternatives are concealed at the same time. As for example formal approaches to literacy exclude effective informal means of achieving the same goal. Also, the very notion of limited literacy highlights deficiencies rather than positive alternatives available. An antidote to this fragmentation is postmodern discursive formulations, which address the issue by inclusion and discursive systems. The next step, then, is to articulate discursive orders surrounding literacy formulations. This would be an extension and interdisciplinary synthesis of the narrative approach used in this study.

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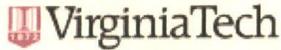
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APPENDIX A

IRB HUMAN SUBJECTS APPROVAL LETTER



Office of Research Compliance
Institutional Review Board
North End Center, Suite 4120, Virginia Tech
300 Turner Street NW
Blacksburg, Virginia 24061
540/231-4606 Fax 540/231-0959
email irb@vt.edu
website <http://www.irb.vt.edu>

MEMORANDUM

DATE: February 19, 2014
TO: Marcie Boucouvalas, Valisa Farrington-Lynch
FROM: Virginia Tech Institutional Review Board (FWA00000572, expires April 25, 2018)
PROTOCOL TITLE: Learning Strategies and Coping Mechanisms of Older Adults with Low-Level Literacy Skills
IRB NUMBER: 14-176

Effective February 19, 2014, the Virginia Tech Institutional Review Board (IRB) Chair, David M Moore, approved the New Application request for the above-mentioned research protocol.

This approval provides permission to begin the human subject activities outlined in the IRB-approved protocol and supporting documents.

Plans to deviate from the approved protocol and/or supporting documents must be submitted to the IRB as an amendment request and approved by the IRB prior to the implementation of any changes, regardless of how minor, except where necessary to eliminate apparent immediate hazards to the subjects. Report within 5 business days to the IRB any injuries or other unanticipated or adverse events involving risks or harms to human research subjects or others.

All investigators (listed above) are required to comply with the researcher requirements outlined at:

<http://www.irb.vt.edu/pages/responsibilities.htm>

(Please review responsibilities before the commencement of your research.)

PROTOCOL INFORMATION:

Approved As: **Expedited, under 45 CFR 46.110 category(ies) 6,7**
Protocol Approval Date: **February 19, 2014**
Protocol Expiration Date: **February 18, 2015**
Continuing Review Due Date*: **February 4, 2015**

*Date a Continuing Review application is due to the IRB office if human subject activities covered under this protocol, including data analysis, are to continue beyond the Protocol Expiration Date.

FEDERALLY FUNDED RESEARCH REQUIREMENTS:

Per federal regulations, 45 CFR 46.103(f), the IRB is required to compare all federally funded grant proposals/work statements to the IRB protocol(s) which cover the human research activities included in the proposal / work statement before funds are released. Note that this requirement does not apply to Exempt and Interim IRB protocols, or grants for which VT is not the primary awardee.

The table on the following page indicates whether grant proposals are related to this IRB protocol, and which of the listed proposals, if any, have been compared to this IRB protocol, if required.

Invent the Future

VIRGINIA POLYTECHNIC INSTITUTE AND STATE UNIVERSITY
An equal opportunity, affirmative action institution

Date*	OSP Number	Sponsor	Grant Comparison Conducted?

* Date this proposal number was compared, assessed as not requiring comparison, or comparison information was revised.

If this IRB protocol is to cover any other grant proposals, please contact the IRB office (irbadmin@vt.edu) immediately.

APPENDIX B
LETTER OF INVITATION TO PARTICIPATE

Virginia Tech Limited Literacy Skills
Research Project

(Understanding Informal Learning Strategies and Coping Mechanisms of Older Adults)

You are cordially invited to participate in an interview/shadow experience concerning the informal learning strategies and coping mechanisms used by older adults with limited literacy skills. The interview and shadow experience will reveal how they learn to navigate tasks and develop coping mechanisms to function within the current living environment. Further, it will also determine if and how the older adults manage their day-to-day activities through their social networking. For more information, please contact Valisa Farrington-Lynch from Virginia Tech (the Virginia Polytechnic Institute and State University) by leaving your name and contact information on her cell, 240-893-5745 or e-mailing her leonciav@aol.com.

The interviews will range from one to one and one half hours. The shadow experiences will not exceed three visits with the participant. The dates for the interviews and shadow experiences will be:

Date:

Time:

Location:

There will be no commercial solicitations or attempts to sell products of any sort to you. Thank you for your participation and cooperation.

APPENDIX C
PARTICIPANT CONSENT FORM

Virginia Polytechnic Institute and State University
Informed Consent for Participants in Research Projects Involving Human Subjects

Title of Research: Learning Strategies and Coping Mechanisms of Older Adults with Limited Literacy Skills

Investigator (s): **Valisa Farrington-Lynch** leonciav@aol.com
Doctoral Candidate 240-893-5745

Marcie Boucouvalas Marcie@vt.edu
Committee Chair (703) 538-8469

I. Purpose of this Research/Project

The purpose of the study is to develop an understanding of the informal learning strategies and coping mechanisms used by older adults with limited literacy skills. The study will examine how they learn to navigate tasks and develop coping mechanisms to function within the current living environment. Further, it will also determine if and how the older adults manage their day-to-day activities through their social networking. As we understand these facts, we can plan and assist more effectively. This research is in partial fulfillment of the requirements for the PhD in Human Development at Virginia Polytechnic Institute and State University.

II. Procedures

Your participation in this study is voluntary. You have provided oral permission to participate and have signed an informed consent. The plan is to interview and shadow participants (five and two, respectively). The interview and shadow experience will be recorded using an audiotape recorder and analyzed by myself. The plan is to interview each participant a minimum of two times, the interviews ranging from one to one and one half hours.

III. Risks

Your participation in this study is not expected to involve any risk to you. I as the researcher will protect you from any risk by assuring confidentiality and comply with the regulations established by the Virginia Tech Institutional Review Board (IRB). Participation in this project is entirely voluntary and you may decline to continue to participate at any time and leave the study.

IV. Benefits

While there exists no promise or guarantee of benefits, you may experience an enhanced since of personal value because of your participation in the research experience. Societal benefits may include contributing knowledge to an area where there exists little research. It is assumed that this study will provide useful information about the learning strategies and coping mechanisms of Older Adults with limited literacy skills.

V. Extent of Anonymity and Confidentiality

The actual identity of yourself and other participants will remain with me as the researcher. I agree to disguise names and of all participants.

VI. Compensation

There is no compensation for your participation in this study.

VII. Subject’s Consent

I voluntarily agree to participate in this study. I have the following responsibilities:

- Participate in a 90-minute audio-recorded interview
- If selected, participate in a shadow experience

I have read the Consent form and conditions of this project. I have had all my questions answered. I hereby acknowledge the above and give my voluntary consent:

_____ Date _____
Subject signature

Subject printed name

VIII. Freedom to Withdraw

You are free to withdraw from this study at any time without fear of penalty. You are free not to answer any questions or respond to situations that you choose without penalty.

IX. Questions or Concerns

Should you have any questions about this study, you may contact one of the research investigators whose contact information is included at the beginning of this document.

Should you have any questions or concerns about the study’s conduct or your rights as a research subject, or need to report a research-related injury or event, you may contact the VT IRB Chair, Dr. David M. Moore at moored@vt.edu or (540) 231-4991.

APPENDIX D
INTERVIEW QUESTIONS

Learning Strategies and Coping Mechanisms of Older Adults

With Limited Literacy Skills

Interview Questions

1. What prevented the completion of your High School Education?
2. Did you try to return? What type of barriers did you face when you tried to return?
3. Did you enroll in any vocational classes to assist in your educational adjustments or shortfalls?
4. Did you share your educational shortfall with your spouse or children?
5. Are you employed or managing your own business?
6. How do you perform chores in the home if it requires reading instructions or directions?
7. How did you learn to read the basic things such as labels for food, medicine or instructions?
8. Do you drive? If so, how did you perform the test to obtain your license? If you do have license, how do you read or identify road signs?
9. Do you have a bank account? If so, what process was in place to open the account since you could not read? Further, do you have a checking account? Do you write checks? If so, how did you learn to write a check?
10. Are you employed or ever obtained employment? If so, how did you complete the job application?
11. Are you a home owner or live in an apartment? If yes to either question, how did you complete the application?
12. How do you communicate with family members, friends and personal correspondence that are long distance? Do you contact them telephonically or request assistance through social networking (coordination with friend or family member)?

13. How do you read your personal mail? Do you read the newspaper or watch TV to keep up with the current events and changes occurring in your current environment?
14. How do you make Doctor Appointments or Personal Appointments (Hair or Nails)?
15. Do you use public transportation to get the appointments, church or to visit friends or family members? If so, how do you read the schedule?